

Establishing the real owner of the customer, in accordance with the Anti-Money Laundering and Terrorism Financing Act requires establishing the ownership structure of the legal entity in the form of the full ownership and the full succession line until the final owners – natural persons, who are direct or indirect (via other legal entities) owners.

Real owners of **legal entities (their branches, representative offices)** and other subjects regulated by domestic and foreign laws equal to the legal entity are considered:

- A)** Any natural person(s) who is the owner of the legal entity and controls it by direct ownership of over 25% of shares (including on the bearer), stakes or voting rights
- B)** Any natural person who controls the legal entity by indirect ownership over does not fulfil the condition of possessing more than 25% of shares (including on the bearer), stakes or voting rights
- C)** Any natural person who has a controlling position in managing the assets of the legal entity by other means

The real **trust** owner and the equal subject of the foreign law are considered to be:

- D)** any natural person (or several of them) ultimately controlling the trust, direct or indirect ownership or other means (founder, manager or multiple protector if there is a user, or group of asset users he manages, provided that future users are already defined or determinable, a person performing equivalent or similar functions).

The real owner of **domestic and foreign associations and their alliances, foundations, institutions, art organizations, chambers, trade unions, associations of employers, political parties, cooperatives, credit unions or religious communities** may be considered:

- E)** any natural person authorized to represent or
- F)** a natural person who has control position in asset management.

**DIRECT/INDIRECT OWNER** – any natural person or legal entity that owns the legal entity which participates in the ownership structure of the concerned legal entity is considered the indirect owner.

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Pursuing the Anti-Money Laundering and Terrorism Financing Act (Official Gazette No. 108/2017), we hereby give the

## STATEMENT ON REAL OWNERS

for the purpose of account opening, i.e. establishing business relationship with the Bank, **we hereby declare that the ownership of the Legal entity:**

\_\_\_\_\_ (Name of the legal entity)

Croatian PIN (OIB): \_\_\_\_\_, with business address:

\_\_\_\_\_ (Street name and number, postal code and city, country)

is divided into:

- a) stakes smaller than 25%
- b) stakes bigger than 25%

and that as of this date: \_\_\_\_\_ the real owner/owners of the Legal entity are the following natural persons:

## Real owner 1

\_\_\_\_\_ PIN \_\_\_\_\_  
Name and surname

\_\_\_\_\_  
Date of birth

\_\_\_\_\_  
Country of residence

\_\_\_\_\_  
Citizenship

The indicated person is: **direct / indirect** owner (please mark the correct answer)

Type of Ownership: **A B C D E F** (please mark by referring to the above description)

Percentage of ownership: \_\_\_\_\_% (please insert the percentage).

### Statement on tax residency:

- |  |                              |                             |
|--|------------------------------|-----------------------------|
| 1. Is the owner of the legal entity born in USA?   | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 2. Is the owner of the legal entity citizen of USA?  | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 3. Is the owner of the legal entity subject to tax payment in USA?                               | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 4. Does the owner of the legal entity have residence in USA?                                     | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 5. Does the owner of the legal entity have postal address, post box or telephone number in USA?  | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 6. Is there issued a permanent order for transfer of funds to an account in USA?                 | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 7. Is there issued proxy or authorization to sign on behalf of a person with the address in USA? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |

If the answer to question 1 is YES, please fill in the Form W-8BEN: Certificate of Foreign Status of Beneficial Owners for United States Tax Withholding and Reporting (Individuals). If the answer to any of the other questions (2 to 7) is YES, please fill in the Form W-9: Request for Taxpayer Identification Number and Certification.

For the purposes of taxation, I certify that the owner is a tax resident in the following countries (Croatia and U.S. excluded) and his TIN in each country is set out below or I have ticked the box providing the appropriate reason why TIN is unavailable:

Country	TIN

If a TIN is unavailable please provide the appropriate reason:

- The country where the owner is liable to pay tax does not issue TINs to its residents
- The domestic law of the relevant Reportable Jurisdiction does not require the collection of the TIN

Please provide a reasonable explanation if the country of residence for tax purposes differs from owner's country of current residence address.

## Real owner 2

\_\_\_\_\_ PIN \_\_\_\_\_  
Name and surname

\_\_\_\_\_  
Date of birth

\_\_\_\_\_  
Country of residence

\_\_\_\_\_  
Citizenship

The indicated person is: **direct / indirect** owner (please mark the correct answer)

Type of Ownership: **A B C D E F** (please mark by referring to the above description)

Percentage of ownership: \_\_\_\_\_% (please insert the percentage).

### Statement on tax residency:

- |   |                              |                             |
|---|------------------------------|-----------------------------|
| 1. Is the owner of the legal entity born in USA?  | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 2. Is the owner of the legal entity citizen of USA?   | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 3. Is the owner of the legal entity subject to tax payment in USA?                                  | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 4. Does the owner of the legal entity have residence in USA?  | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 5. Does the owner of the legal entity have postal address, post box or ?<br>Telephone number in USA | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 6. Is there issued a permanent order for transfer of funds to an account in USA?                    | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 7. Is there issued proxy or authorization to sign on behalf of a person with the<br>address in USA  | <input type="checkbox"/> YES | <input type="checkbox"/> NO |

If the answer to question 1 is YES, please fill in the Form W-8BEN: Certificate of Foreign Status of Beneficial Owners for United States Tax Withholding and Reporting (Individuals). If the answer to any of the other questions (2 to 7) is YES, please fill in the Form W-9: Request for Taxpayer Identification Number and Certification.

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Country	TIN

If a TIN is unavailable please provide the appropriate reason

- The country where the owner is liable to pay tax does not issue TINs to its residents
- The domestic law of the relevant Reportable Jurisdiction does not require the collection of the TIN

Please provide a reasonable explanation if the country of residence for tax purposes differs from owner's country of current residence address.

## Real owner 3

\_\_\_\_\_ PIN \_\_\_\_\_  
 Name and surname

\_\_\_\_\_  
 Date of birth

\_\_\_\_\_  
 Country of residence

\_\_\_\_\_  
 Citizenship

The indicated person is: **direct / indirect** owner (please mark the correct answer)

Type of Ownership: **A B C D E F** (please mark by referring to the above description)

Percentage of ownership: \_\_\_\_\_% (please insert the percentage).

### Statement on tax residency:

- |   |                              |                             |
|---|------------------------------|-----------------------------|
| 1. Is the owner of the legal entity born in USA?  | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 2. Is the owner of the legal entity citizen of USA?   | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 3. Is the owner of the legal entity subject to tax payment in USA?                                  | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 4. Does the owner of the legal entity have residence in USA?  | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 5. Does the owner of the legal entity have postal address, post box or ?<br>Telephone number in USA | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 6. Is there issued a permanent order for transfer of funds to an account in USA?                    | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 7. Is there issued proxy or authorization to sign on behalf of a person with the<br>address in USA  | <input type="checkbox"/> YES | <input type="checkbox"/> NO |

If the answer to question 1 is YES, please fill in the Form W-8BEN: Certificate of Foreign Status of Beneficial Owners for United States Tax Withholding and Reporting (Individuals). If the answer to any of the other questions (2 to 7) is YES, please fill in the Form W-9: Request for Taxpayer Identification Number and Certification.

For the purposes of taxation, I certify that the owner is a tax resident in the following countries (Croatia and U.S. excluded) and his TIN in each country is set out below or I have ticked the box providing the appropriate reason why TIN is unavailable:

Country	TIN

If a TIN is unavailable please provide the appropriate reason

- The country where the owner is liable to pay tax does not issue TINs to its residents
- The domestic law of the relevant Reportable Jurisdiction does not require the collection of the TIN

Please provide a reasonable explanation if the country of residence for tax purposes differs from owner's country of current residence address.

By signing of this Statement I confirm that the above stated data are true and authorize the Bank to verify them. I commit without delay to inform the Bank about any changes of the data.

Place and Date:

\_\_\_\_\_

Signature of the persons authorized to represent the Legal entity:

\_\_\_\_\_

Name and Surname

\_\_\_\_\_

Signature

\_\_\_\_\_

Name and Surname

\_\_\_\_\_

Signature

\_\_\_\_\_

Name and Surname

\_\_\_\_\_

Signature

\_\_\_\_\_

Name and Surname

\_\_\_\_\_

Signature