

# Customer Agreement

## Private customers - Complete



When we welcome you as a customer at Middelfart Sparekasse, or when you open new accounts, we are required by law to collect certain information about you.

According to the Danish Act on Measures to Prevent Money Laundering and Financing of Terrorism, we need to know your expected business volume - and we need a copy of your identity papers so we can document who you are.

In addition, Denmark has entered into an agreement with the United States that requires us to disclose whether our customers may be subject to tax in the United States under the US Foreign Account Tax Compliance Act (FATCA). Another agreement with a number of OECD countries, the Common Reporting Standard (CRS), means that we must collect and exchange information on individuals who are taxable in one or more of those countries.

With this form, we try to make it as easy as possible for you to provide the required information. Please complete the form and return it to us duly dated and signed.

### General information

#### Your details (account holder)

Position

Name

Telephone

Mobile

Address

Postal code/city

E-mail

Civic reg. no./Company reg. no. (CVR)

The account holder is the owner of the account. If you are filling in this form on behalf of, for example, your child you must enter the child's details.

#### Identification – Valid Health Card and one other form of identification

- Valid Health Card (Sundhedskortet)    Valid driving licence    Valid passport    Residence permit  
 Other approved ID \_\_\_\_\_    Attached as a copy to this form

#### In which country and city were you born?

- Denmark    Ukraine    USA    Other, which \_\_\_\_\_

Place of birth (city) \_\_\_\_\_

#### In which country or countries do you have citizenship?

- Denmark    Ukraine    USA    Other, which \_\_\_\_\_

#### In which country or countries are you resident for tax purposes?

- Denmark    Ukraine, provide TIN number \_\_\_\_\_

- USA, provide TIN number \_\_\_\_\_

- Other country, which \_\_\_\_\_ Enter TIN number \_\_\_\_\_

If no TIN number please state reason \_\_\_\_\_

#### Bank information in country of origin

When you no longer need a Danish bank – for example if you return to your country of origin, we will transfer any deposits to a bank of your choice and close your account in Middelfart Sparekasse.

Please provide the necessary information

Name of bank: \_\_\_\_\_ BIC/SWIFT code: \_\_\_\_\_

IBAN account code: \_\_\_\_\_

If we do not have the necessary information, and if we cannot contact you, your account(s) will be made inaccessible and terminated. A quarterly fee will be withdrawn from your account(s) for the administration expenses.

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### Scope of business

Before we can welcome you to Middelfart Sparekasse, you must provide so-called purpose/scope information. It can be difficult to answer precisely in all cases, but we ask you to give your best guess.

**What is the expected purpose of the engagement** (tick several if possible)

Payroll account    Trading in securities    Savings/budget account    Loan/Credit    Pension

Other (describe):

### Expected domestic transfers to your accounts

Income (in DKK)	Approx. number per year	Estimated amount after tax per year
Salary/Pension/Student allowance (SU)/child allowance	_____	_____
Remuneration and holiday pay	_____	_____
From friends/acquaintances e.g. MobilePay, internet sales	_____	_____
Other	_____	_____
Total income per year (must be completed)		_____

### Cash deposits

Expected cash deposits via Sparekassen's ATMs or by deposits at branches

Number per year \_\_\_\_\_ What would normally be the amount of each deposit made? \_\_\_\_\_

### Cash withdrawals

Will the engagement involve regular money transfers with the amount being withdrawn in cash?

No

Yes - explain these transactions \_\_\_\_\_

### Expected international transfers

Expected transfers abroad (excluding internet purchases)

Number per year \_\_\_\_\_ Total sum \_\_\_\_\_

Expected transfers **from** abroad

Number per year \_\_\_\_\_ Total sum \_\_\_\_\_

Which countries do you transfer to and from \_\_\_\_\_

### Are you acting on your own behalf?

Is the information you have provided about your own accounts?

Yes    No - explain on whose behalf you are acting, e.g. your children's accounts or accounts over which you have power of attorney.

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### Politically Exposed Person (PEP)

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I declare that I am **not** a politically exposed person as defined under A or B

I declare that I **am** a politically exposed person as defined under A or B

If you become a politically exposed person in the future, or your status as a politically exposed person changes, you are obliged to inform Sparekassen.

### Explain why you are a politically exposed person:

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#### A. Politically exposed person

You are a politically exposed person if you reside in or outside Denmark and are or have been entrusted with one of the following public functions in the last year

- Head of state, head of government, minister and deputy or assistant minister
- Member of Parliament or of an equivalent legislative body
- Member of the governing body of a political party
- Member of supreme courts, of constitutional courts or of other high-level judicial bodies whose decisions are not subject to further appeal, except in exceptional circumstances
- Member of courts of auditors or of the boards of central banks
- Ambassador, chargé d'affaires and high-ranking officer in the armed forces
- Member of the administrative, management or supervisory body of state-owned enterprise
- Manager, deputy manager and member of the board of directors or person holding equivalent office in an international organisation

#### B. Close family member or close associate

- 1) Close family member of politically exposed persons must be identified and include
  - Spouse, registered partner or cohabitant
  - Children and their spouses, registered partners or cohabitants
  - Parents
- 2) close associate of a person described under A, which means:
  - Any natural person who is known to have joint beneficial ownership of an enterprise or other form of legal entity, with one or more politically exposed persons
  - Any natural person who has a close business relationship with one or more politically exposed persons, other than as mentioned above
  - Any natural person who has sole beneficial ownership of an enterprise or other form of legal entity which is known to have been set up for the benefit de facto of a politically exposed person

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### Declaration of consent

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#### Collection of customer information

When you want to become a customer of Middelfart Sparekasse, we need some information about you - including name, address, civic registration number and company registration number (CVR no.). You must document the information and show passport and other documentation, and you must also state the purpose and expected scope of your engagement.

#### Confidentiality and your right to access

Employees of Middelfart Sparekasse have a duty of confidentiality and must not, without justification, disclose information that they have acquired by virtue of their employment with Middelfart Sparekasse. You can contact us to find out what information Sparekassen has registered about you.

#### Disclosure of information

Middelfart Sparekasse will disclose information about you to others when it is necessary to fulfil our agreement with you, for example, on the transfer of amounts. We also disclose information required by law, such as information to be reported to the tax authorities. For further information, please refer to our General Terms and Conditions.

#### Customer consent

With your consent, Sparekassen may also disclose your information to associated and affiliated companies<sup>1</sup> of Middelfart Sparekasse and to our business partners<sup>2</sup> if their services and products are part of your engagement. The information is also used in internal data models and for statistical purposes and analysis. Your consent also ensures that you receive notification via the messaging service if, for example, there are documents to be signed in the Netbank.

**To accept customer consent please tick the box below. OBS: Acceptance of the customer consent is mandatory.**

- I confirm and accept that my customer information, including name, civic registration number and address, may be disclosed to others as described above. Any disclosure of information to business partners takes place according to agreement with me.

#### Marketing consent

##### Can we contact you?

In order to provide you with the best possible advice, we would like to be able to contact you with information and marketing when we think it is of interest and relevant for you. This could be when you can benefit from changes to your finances, such as a refinancing of your mortgage credit loan or changes to your investments.

At the same time, we would also like to be able to invite you to events and functions. In order for us to do this through the above-mentioned channels, we need your consent. By accepting, you give your consent to the following:

- That we may keep you up to date with information about our own products
- That we may keep you up to date with information about our business partners' products. You can find an overview of our business partners here
- That we may keep you up to date on news from Middelfart Sparekasse, invite you to events, functions and participation in competitions

- I would like to receive the above information from Middelfart Sparekasse

##### How would you prefer to be contacted by us?

- E-mail    Netbank and mobile bank    Text message    Telephone

You can withdraw your consent at any time by contacting your branch. No fee is charged for withdrawal of consent.

1) The Middelfart Sparekasse Group is described on our website under [midspar.dk/koncernoversigt](https://midspar.dk/koncernoversigt)

2) [midspar.dk/samarbejdspartnere](https://midspar.dk/samarbejdspartnere)

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### General terms and conditions

The engagement is regulated by "Middelfart Sparekasses almindelige forretningsbetingelser – Privatkunder" (Middelfart Sparekasse General Terms and Conditions - Private Customers). They can be found at any time on Middelfart Sparekasse's website, [midspar.dk](https://midspar.dk) and by contacting Middelfart Sparekasse. Please note that the general terms and conditions are written in Danish only.

### Complaints

If you are dissatisfied with our processing of your information or the way in which we process this, you may submit a complaint to Middelfart Sparekasse - read more on [midspar.dk/klage](https://midspar.dk/klage). You can also complain to Datatilsynet (Danish Data Protection Authority), Carl Jacobsens Vej 35, 2500 Valby.

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Date

Signature