SET OF DOCUMENTATION FOR BANK ACCOUNT OPENING FOR LEGAL ENTITIES - RESIDENTS

SPARKASSE BANK

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SPARKASSE BANK

RESIDENTS

1. Necessary documentation for bank account opening for legal entities - residents

Legal entity (resident) is required, when applying for the bank account opening, to enclose filled out mentioned Bank forms and deliver required status documentation in the prescribed form.

1.1. Bank forms

- **Application for opening the transaction account and/or account for special purposes**
- **Contract for opening the domestic currency transaction account (KM) and/or foreign currency transaction account and/or account for special purposes**
- **Deposited signatures card for individuals authorized for warrant signature for the purpose of fund disposal from the account**
- **Authorization by director (individual authorized for representation)** for individuals that deposit cash into bank account/individuals that bring warrants to the bank/authorized individuals for cash withdrawal from the bank account (if the authorization is given in the Bank form). This item is stated in the mandatory documentation delivered by the client if the authorization/resolution is made on the company memorandum.
- **Ownership structure chart -** only for clients for which is not possible to determine the actual owner from the Decision
- **Client's consent for managing the bank secret.** For all clients opening the bank account it is mandatory to sign mentioned consent by the legal representative.
- **Statement** (within the application for bank account opening) of the authorized individual that there are no outstanding liabilities regarding public/state revenue, except for newly established legal entities.
- **Statement** of the authorized individual regarding non-existence of the account for which there is a ban on disposal of funds (for all non-residents and resident clients from the Republika Srpska territory only). The statement is declared in the client documentation considering that such statement is valid if it is not in the bank form (attached Statement in the Client form).
- **Other documentation** declared in the following text depending on the organizational form of business entity.

For all original documents or certified copies that Client cannot leave in the Bank, an employee of the bank will have an insight into it, and confirm the validity of the copies with original documents with his or her signature on the copies.

1.2. Status documentation depending on the organizational form of legal entity

1.2.1. For legal entities with organizational form LTD, PLC or LD

1. Decision on entry into the court/other competent registry, not older than 6 weeks. If the Decision is older than 6 weeks, current excerpt from the court registry not older than 6 weeks is to be delivered or Confirmation (not older than 7 days) by the competent authority in which it is stated that there were no changes when compared to the certain Decision.
2. Statutory or business regulation of the legal entity that is not obligated to be enrolled into the court registry;
3. Legal entity's foundation act (Decision/Contract) for legal entities that are not obligated to be enrolled into the court registry. If the legal entity is founded directly based on the regulation: official gazette copy in which this is stated is to be delivered.
4. Notification of the competent Institute for statistics FB&H/RS on classification by activities
5. Tax payer registration confirmation, or assigned identification number confirmation for the tax payer (In RS this is the integral part of the registration decision).
6. VAT number issued by the Indirect Tax Authority if the legal entity is in VAT system, and if it is not in the VAT system, certified statement by the authorized individual in which he or she confirms that legal entity is not subject to the VAT system.
7. Decision/Authorization by the Director (individual authorized to represent) of for individuals that deposit cash into bank account/individuals that bring warrants to the bank/authorized individuals for cash withdrawal from the bank account
8. Identification card (passport) copies and residence registration application (CIPS/PBA for citizens of B&H) from which the residence address can be seen for:

   Private entities from the deposited signatures card

   Legal representatives of the company, from the Decision on registration

   Cash depositors/individuals that bring cash to the bank/authorized individual for cash withdrawal from the bank account

- Private entities; direct and indirect owners and founders of the legal entity (with the ownership share of 20% or more). If the owner of the resident legal entity is other legal entity, fully or partially (20% or more), registration document (copy) for this legal entity is necessary, in order to obtain information on indirect ownership of private entities, and if such exist it is necessary to obtain their identification documents in the same way. (If the owner is non-resident, please refer to the item Non-residents)
- Certified copy (ID, passport) and CIPS issue date cannot be older than 6 months.

For all original documents or certified copies that Client cannot leave in the Bank, an employee of the bank will have an insight into it, and confirm the validity of the copies with original documents with his or her signature on the copies.

9. Financial report on past business operations (for the last reporting period for which the report is submitted to competent authorities or institutions) except for newly founded legal entities. For newly founded legal entities after the first financial report is submitted.
10. Work permit (special permit) if it is necessary for certain business activity.
11. Customs number for companies that are engaged in foreign trade. If such number is integrated into the VAT number, it does not have to be separately submitted.
12. Only for RS - Statement by the authorized individual regarding non-existence of the account for which there is a ban on disposal of funds.

1.2.2. For self-employed entities

1. Decision on entry into the court/other competent registry.
2. Identification card (passport) copies and residence registration application (CIPS/PBA for citizens of B&H) from which the residence address can be seen for:

- Private entities from the deposited signatures card
- Legal representatives of the company, from the Decision on registration
- Cash depositors/individuals that bring cash to the bank/authorized individual for cash withdrawal from the bank account
- Owners (If the owner is non-resident, please refer to the item Non-residents).

Certified copy (ID, passport) and CIPS issue date cannot be older than 6 months.

3. Decision/Authorization by the Director (individual authorized to represent) of for individuals that deposit cash into bank account/individuals that bring warrants to the bank/authorized individuals for cash withdrawal from the bank account
4. Notification of the competent Institute for statistics on craft classification by activities only for FB&H (In RS this document is the integral part of the Decision).
5. Tax payer registration confirmation, or assigned identification number confirmation for the tax payer (In RS this is the integral part of the Decision on registration).
6. VAT registration certificate issued by the Indirect Tax Authority (VAT number), if the self-employed entity/craftsman is in the VAT system, or certified statement by the authorized individual by which he or she confirms that the entity is not a subject to VAT system.
7. Financial report on past business operations, on the form for self-employed entity/craftsman signed by the competent authority (for the last reporting period for which the report is submitted to competent authorities or institutions) except for newly founded self-employed entities. For newly founded self-employed entities after the first financial report is submitted.
8. Work permit if it is necessary for certain business activity.
9. Only for RS - Statement by the authorized individual regarding non-existence of the account for which there is a ban on disposal of funds.

For all original documents or certified copies that Client cannot leave in the Bank, an employee of the bank will have an insight into it, and confirm the validity of the copies with original documents with his or her signature on the copies.

1.2.3. Notary account

1. Charter on the appointment of notary issued by the cantonal administrative authority, or the Ministry of Justice in RS;
2. Decision on fulfillment of conditions to work issued by the cantonal administrative authority, or Ministry of Justice in RS;
3. Proof of notary chamber membership /Entity notary chamber Decision on directory entry;
4. Notification of the competent Institute for statistics on craft classification by activities;
5. Tax payer registration confirmation, or assigned identification number confirmation for the tax payer (In RS this is Te integral part of the Decision on registration);
6. VAT registration certificate issued by the Indirect Tax Authority (VAT number), if the notary is in the VAT system, or certified statement by the authorized individual by which he or she confirms that the entity is not a subject to VAT system;
7. Identification card (passport) copies and residence registration application (CIPS/PBA for citizens of B&H) from which the residence address can be seen for:
   - Private entities from the deposited signatures card
   - Notary
   - Cash depositors/individuals that bring cash to the bank/authorized individual for cash withdrawal from the bank account
   - Private entities; direct and indirect owners and founders (with the ownership share of 20% or more). (If the owner is non-resident, please refer to the item Non-residents).

   Certified copy (ID, passport) and CIPS issue date cannot be older than 6 months.
8. Notary's Decision (individual authorized to represent) of for individuals that deposit cash into bank account/individuals that bring warrants to the bank/authorized individuals for cash withdrawal from the bank account.
9. Financial report on past business operations (for the last reporting period for which the report is submitted to competent authorities or institutions) except for newly founded self-employed businessman/craftsman. For newly founded legal entities after the first financial report is submitted;
10. Only for RS - Statement by the authorized individual regarding non-existence of the account for which there is a ban on disposal of funds.

1.2.4. For civil associations and foundations

1. Foundation Act or Decision on foundation;
2. Statutory
3. Decision on association registry entry, or foundations at the competent Ministry of Justice, depending on the field of operations and/or excerpt from the Registry at the competent Ministry not older than 6 (six) weeks.
4. Notification of the competent Institute for statistics on classification by activities
5. President's Decision (individual authorized to represent) for individuals that deposit cash into bank account/individuals that bring warrants to the bank/authorized individuals for cash withdrawal from the bank account
6. Tax payer registration confirmation, or assigned identification number confirmation for the tax payer (In RS this is Te integral part of the Decision on registration);
7. VAT registration certificate issued by the Indirect Tax Authority (VAT number), if the legal entity is in the VAT system, or certified statement by the authorized individual by which he or she confirms that the entity is not a subject to VAT system;
8. Identification card (passport) copies and residence registration application (CIPS/PBA for citizens of B&H) from which the residence address can be seen for:
   - Private entities from the deposited signatures card
   - Private entities authorized for representation of Association or foundation in B&H
   - Management Board members
   - Cash depositors/individuals that bring cash to the bank/authorized individual for cash withdrawal from the bank account

   Private entities; direct and indirect owners and founders (with the ownership share of 20% or more). (If the owner is non-resident, please refer to the item Non-residents). Certified copy (ID, passport) and CIPS issue date cannot be older than 6 months.
9. Authorization - power of attorney (if the attorney is opening the bank account) - notary certificate original certified in municipality office or at the competent authority from the country in which it was issued alongside with certified translation by the court translator.
10. Financial report on past business operations (for the last reporting period for which the report is submitted to competent authorities or institutions) except for newly founded civic associations and foundations. For newly founded legal entities after the first financial report is submitted;
11. Only for RS - Statement by the authorized individual regarding non-existence of the account for which there is a ban on disposal of funds.

For all original documents or certified copies that Client cannot leave in the Bank, an employee of the bank will have an insight into it, and confirm the validity of the copies with original documents with his or her signature on the copies.

1.2.5. For Local self-governments Local community (LC)

1. Local community foundation Decision made by the Municipal Assembly when LC is founded
2. Decision by LC Council on authorized individual for account representation
3. Decision by the individual authorized to represent for individuals that deposit cash into bank account/ individuals that bring warrants to the bank/authorized individuals for cash withdrawal from the bank account
4. Statutory
5. Tax payer registration confirmation, or assigned identification number confirmation for the tax payer (In RS this is the integral part of the Decision on registration)
6. LC Council Decision on opening the account and its purpose
7. Identification card (passport) copies and residence registration application CIPS (PBA-3 for citizens of B&H) that cannot be older than 6 months, from which the residence address can be seen, individuals authorized for representation, disposal of account funds and individuals that deposit cash into bank account/individuals that bring warrants to the bank/authorized individuals for cash withdrawal from the bank account.
8. Other documentation on Bank's request.

1.2.6. For legal entities in bankruptcy/liquidation procedure

1. Concurrently with the application for opening the bank account in bankruptcy or liquidation, bankruptcy or liquidation trustee is obligated to deliver:
   - Proof of applications related to the closing of all existing accounts (in all banks) for conducting regular business activities and other accounts of the legal entity for which the bankruptcy or liquidation procedure is opened. Application related to the closing of all existing accounts has to be certified by the bank that has received the application.
   - Warrant for transfer of funds from the bank account that are being terminated onto the new accounts of the owner of the account in bankruptcy or liquidation.
   - Application for termination of the current and other accounts of the legal entity for which the bankruptcy or liquidation procedure is opened.
2. Decision on opening the bankruptcy or liquidation procedure and current Excerpt from the court/ competent registry not older than 6 weeks.
3. Notification of the competent Institute for statistics on classification by activities
4. Tax payer registration confirmation, or assigned identification number confirmation for the tax payer (In RS this is the integral part of the Decision on registration);
5. VAT registration certificate issued by the Indirect Tax Authority (VAT number), if the legal entity is in the VAT system, or certified statement by the authorized individual by which he or she confirms that the entity is not a subject to VAT system;
6. Identification card (passport) copies and residence registration application (CIPS/PBA for citizens of B&H) from which the residence address can be seen for:
   - Private entities from the deposited signatures card
   - Legal representatives of the entity, legal entity in bankruptcy/liquidation process
   - Cash depositors/individuals that bring cash to the bank/authorized individual for cash withdrawal from the bank account
   - Private entities; direct and indirect owners and founders of the legal entity (with the ownership share of 20% or more). If the owner of the resident legal entity is other legal entity, fully or partially (20% or more), registration document (copy) for this legal entity is necessary, in order to obtain information on indirect ownership of private entities, and if such exist it is necessary to obtain their identification documents in the same way. (If the owner is non-resident, please refer to the item Non-residents)

   Certified copy (ID, passport) and CIPS issue date cannot be older than 6 months.

For all original documents or certified copies that Client cannot leave in the Bank, an employee of the bank will have an insight into it, and confirm the validity of the copies with original documents with his or her signature on the copies.

1.2.7. For public companies and public institutions

1. Decision on entry into the court/other competent registry and/or Excerpt from the court registry, not older than 6 (six) weeks. Instead of Excerpt, Client can deliver the Certification (not older than 7 days) issued by the competent Court that there were no changes when compared to the certain decision.
2. Institution regulation of the legal entity that is not a subject to entry into the court registry,
3. Foundation Act of the Competent authority within the legal entity, if it is not founded directly based on regulation,
4. Notification of the competent Institute for statistics FB&H/RS on classification by activities,
5. Tax payer registration confirmation, or assigned identification number confirmation for the tax payer (In RS this is the integral part of the registration decision),
6. VAT number issued by the Indirect Tax Authority if the legal entity is in VAT system, and if it is not in the VAT system, certified statement by the authorized individual in which he or she confirms that legal entity is not subject to the VAT system,
7. Work permit if it is necessary for certain business activity /only for legal entities in RS),
8. Financial report on past business operations (for the last reporting period for which the report is submitted to competent authorities or institutions) except for newly legal entities. For newly founded legal entities after the first financial report is submitted;
9. Identification card (passport) copies and residence registration application (CIPS/PBA-3) not older than 6/six/ months for:
   - Private entities from the deposited signatures card
   - Legal representatives of the entity (Registration Decision), and individuals that will represent the legal entity in any shape or form
   - Cash depositors/individuals that bring cash to the bank/authorized individual for cash withdrawal from the bank account
   - Private entities; direct and indirect owners and founders of the legal entity (with the ownership share of 20% or more). If the owner of the resident legal entity is other legal entity, fully or partially (20% or more), registration document (copy) for this legal entity is necessary, in order to obtain information on indirect ownership of private entities, and if such exist it is necessary to obtain their identification documents in the same way. (If the owner is non-resident, please refer to the item Non-residents)

   Certified copy (ID, passport) and CIPS issue date cannot be older than 6 months.
10. Clients that open the bank account in bank branches in Republika Srpska are obligated to deliver the statement by the authorized individual regarding non-existence of the account for which there is a ban on disposal of funds
11. Other documentation on Bank's request.

For all original documents or certified copies that Client cannot leave in the Bank, an employee of the bank will have an insight into it, and confirm the validity of the copies with original documents with his or her signature on the copies.

1.2.8 For municipalities, cities and cantons

1. Tax payer registration confirmation, or assigned identification number confirmation for the tax payer (In RS this is the integral part of the registration decision).
2. Certification on registration/entry into the Unique Indirect Tax payer registry.
3. Notification of the competent Institute for statistics on classification by activities
4. Constitution as the foundation act (Cantonal official gazette announcement) - only for Cantons
5. Decisions by competent authorities on appointment of individuals authorized to represent the authority/individuals that are authorized for disposal of funds on the account;
6. Central Election Commission B&H credential for Municipality Mayor - only for Municipalities;
7. Other documentation on Bank's request.

1.2.9 For ministries and other administration authorities on state and federal level

1. Tax payer registration confirmation, or assigned identification number confirmation for the tax payer (In RS this is the integral part of the registration decision).
2. Certification on registration/entry into the Unique Indirect Tax payer registry,
3. Notification of the competent Institute for statistics on classification by activities,
4. Foundation Act of the Competent authority within the legal entity, if it is not founded directly based on regulation, in which case the regulation based on which the authority is founded is to be delivered,
5. Decisions by competent authorities on appointment of individuals authorized to represent the authority/individuals that are authorized for disposal of funds on the account;
6. Budget
7. Other documentation on Bank's request.

1.2.10. For companies in consolidation process for FB&H

Besides standard documentation that client needs to deliver for bank account opening, it is also necessary to deliver the following:

1. Decision on financial consolidation of the company, made by the competent authority (announced in the Official Gazette FB&H);
2. Decision on opening the bank account for conducting payment transactions made by the competent authority - (announced in the Official Gazette FB&H);
3. Tax Authority FB&H Consent - defined by Article 9 of the Law on financial consolidation for companies in FB&H.

The Bank can ask from the Client to deliver additional documentation in case such documentation is prescribed by the Decision of competent authority, legal or sub legal regulation or some other act.

1.2.11. For business units/subsidiaries/organizational parts of legal entities

1. Decision by the parent firm on court/other competent registry, not older than 6 weeks from which it is evident that the business unit is entered. If the Decision is older than 6 weeks, current excerpt from the court registry not older than 6 weeks or Certification (not older than 7 days) issued by the competent Court that there were no changes when compared to the certain decision.
2. Tax payer registration confirmation (for the business unit that is opening the account), or assigned identification number confirmation for the tax payer (In RS this is the integral part of the registration decision).
3. Notification of the competent Institute for statistics FB&H/RS on classification by activities,
4. Decision/Authorization by the Director (individual authorized to represent) of for individuals that deposit cash into bank account/individuals that bring warrants to the bank/authorized individuals for cash withdrawal from the bank account;
5. Identification card (passport) copies and residence registration application (CIPS/PBA for citizens of B&H) from which the residence address can be seen for:
   - Private entities from the deposited signatures card
   - Legal representatives of the company, from the Decision on registration
   - Cash depositors/individuals that bring cash to the bank/authorized individual for cash withdrawal from the bank account
   - Private entities; direct and indirect owners and founders of the legal entity (with the ownership share of 20% or more). If the owner of the resident legal entity is other legal entity, fully or partially (20% or more), registration document (copy) for this legal entity is necessary, in order to obtain information on indirect ownership of private entities, and if such exist it is necessary to obtain their identification documents in the same way. (If the owner is non-resident, please refer to the item Non-residents)

Certified copy (ID, passport) and CIPS issue date cannot be older than 6 months.

*If, in the moment of bank account opening for the business unit, the main subject (company) does not have the account in the bank, delivery of documentation necessary for identification of the subject is mandatory.

6. Only for RS - Statement by the authorized individual regarding non-existence of the account for which there is a ban on disposal of funds.

- Accounts of the organizational parts are the integral part of the account for regular business activities of the legal entity through the unique identification number or parent number, if by law or by other regulation it is not determined otherwise.

For all original documents or certified copies that Client cannot leave in the Bank, an employee of the bank will have an insight into it, and confirm the validity of the copies with original documents with his or her signature on the copies.

1.2.12. Accounts for special purposes

Alongside with prescribed bank forms, client is obligated, for the purpose of opening the bank account, which purpose is defined by law or other regulation in the accordance with the law, besides regular documentation set for legal entities, to state on the application for which purposes the account for special purposes is being opened which has to be in the accordance with the regulations based on which the application for bank account opening is being filed. If certified and valid documentation already exists in the Bank that is related to the transaction account, it is not necessary to deliver new documentation, but (if the existing documentation is not complete and valid or if some changes occurred) it is necessary to update documentation on which changes occurred.

Accounts for special purposes are the integral part of the account for regular business activities of the legal entity through the unique identification number or parent number, if by law or by other regulation it is not determined otherwise.

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