

EMEA Account Opening Guide



Introduction

This guide gives you a comprehensive summary of the information you need when opening accounts and completing documentation for your banking solution with Bank of America. You'll find key contact information, an indication of the regulatory and documentary requirements in many jurisdictions, and guidance on the steps to take for your new accounts to become operational.

Your implementation begins with an account

Your bank account acts as the conduit for all the other elements of our proposed solution. Payments and receipts flow through the account. Liquidity is consolidated through and into accounts. Billing is calculated at the account level.

The account is central to everything we do, and so it is important to get it right. It is also one of the reasons account opening is subject to a lot of scrutiny both within the bank, and from regulators.

Documentation with assistance

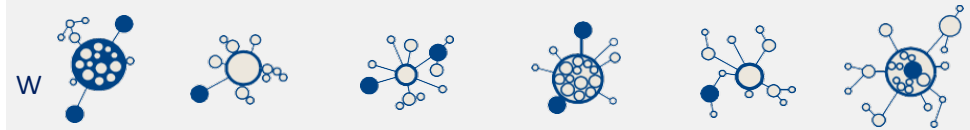
Whenever you have bank documentation to complete, a designated Documentation Consultant will source the relevant paperwork. We will complete as much of it as we can on your behalf, and guide you through the elements that require your input. We manage the documentation process to reduce the time it takes to open the account.

We continue to simplify and improve our documentation. Our [Global Client Account Agreement¹](#), covers account opening for all countries in EMEA and Asia where we provide accounts and allow multi-entity execution, e-signature, e-statement delivery, and are future-version 'proofed'.

Finally, we are multilingual — we don't expect you to translate all constitutional documents such as Certificates of Incorporation or Trade Register extracts, into English, we are able to accept documents in one of the core European languages, for example German, French, Dutch, Italian or Spanish, and we will confirm if an English translation is necessary.

¹ Available in English, Korean, Simplified Bahasa and Chinese

Account structures can be complex...



...our implementation is not

We will support you throughout the process of account opening, and completion of all other documentation required. Your first client experience with Bank of America will set the standard for the entire relationship, so we know we have to get it right first time.

Our commitment

Our proactive and supportive approach to on-boarding has resulted in a reduction in the time our clients spend on collating information and completing our documentation. This has been achieved through well timed and relevant guidance and communication with our clients during the account opening process and our continuous review of the overall on boarding process to ensure we remain as streamlined as possible.

This guide is part of our commitment to make the process straightforward for you, by giving you a head start on the documentary requirements.

Account Opening Documentation

Safeguarding your interests

Anti-money laundering laws and regulations in all jurisdictions are designed to protect participants within the financial system, including you, from financial and reputational loss, as well as benefiting wider society through minimising the risk of criminal and terrorist activities occurring. Therefore, Bank of America takes its responsibilities in this regard very seriously.

Compliance with applicable laws and regulation, while providing the simplest and most efficient client experience, is our priority.

Know Your Customer

Regulators require us to be entirely satisfied with our understanding of our clients' identities, including beneficial ownership management structures, and usual transaction flows. This process enables us to better understand you, and therefore better meet your needs. We have to do this for all our clients to comply with our legal and regulatory requirements.

Safeguarding your interests

The practical implication when first establishing a relationship is that we require more documentation than just our account opening forms. We will need to verify your corporate identity, as well as the personal identity of major shareholders and authorized signatories, amongst other records. The actual documentation required will vary depending on country of incorporation, type of entity, and ownership.

Navigating the regulations

A designated Documentation Consultant will collate the documentation required according to the many variables that can affect what is required. They will, therefore, need to develop a complete understanding of your circumstances, including corporate structure, ownership, and domicile. They will then be equipped to determine the appropriate documentation necessary and draw up a checklist of required additional documentary evidence to support the account opening. They may also source for you those documents that are publicly available.

Account Opening Documentation

Basic documentation

There are certain documents that must be provided when opening an account with Bank of America, which are explained below:

[Global Client Account Agreement \(GCAA\)](#) – This forms the terms and conditions governing your accounts¹ in 25 jurisdictions. Using as much information as we have gathered during our discussions with you, the GCAA is prepared on your behalf by our Documentation Team.

Evidence of authority of signatories of the GCAA – This will be in the form of Board Resolutions, Powers of Attorney or extracts from Trade Registers, depending on the country of incorporation of the legal entity; the way you decide to set yourselves up and manage your business.

Specimen Signature Document² – Forming the mandate, this list of authorized signatories on each account is used for check issuance, to set up direct debit mandates, and manual payments in contingency scenarios. We will also need to verify the identity of signatories.

Tax declarations – Such as statement of tax, corporate identity, FATCA, CRS, other relevant tax forms, depending on the type of entity and country of incorporation etc.

Valid Government ID document – Containing full legal name, ID number, date of birth and clear photograph e.g. Passport.

Corporate identity

In line with Anti-Money Laundering requirements, we will either source or request the following additional documentation:

Constitutional documents – Such as Certificate of Incorporation, Memorandum and Articles of Association, bylaws, Limited Liability Operating Agreement, Certificate of Registration, or other similar documents relating to the constitution of the legal entity. Typically, these are sourced by Bank of America.

Evidence of your registered office and business address.

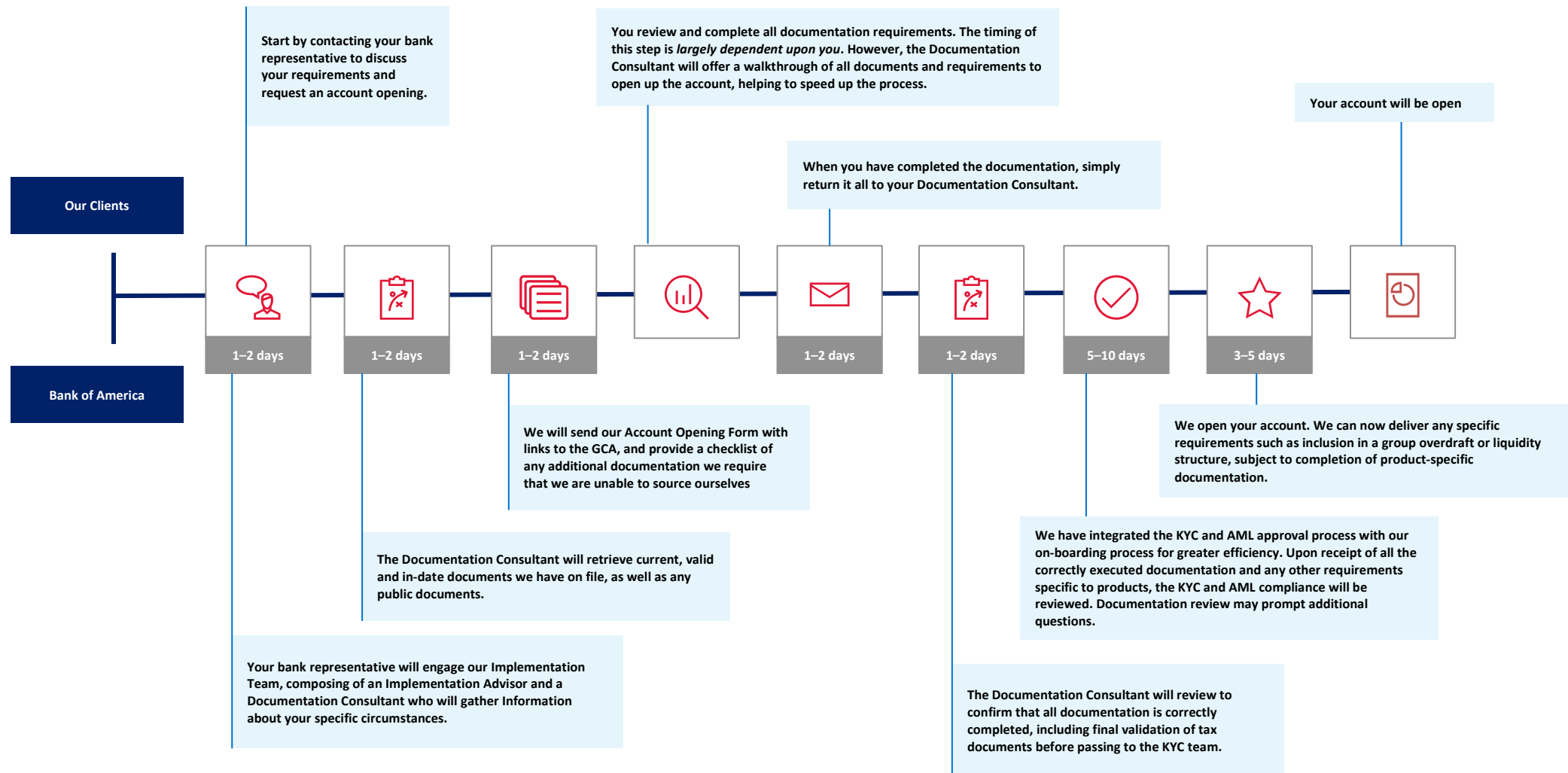
Information relating to your shareholders and management – We will need to identify beneficial owners, authorized signers, shareholders and directors or managers, with documentary evidence.

¹ Governs accounts internationally except for Brazil and the US. Refer to the [GCAA](#)

² Optional

Account Opening Documentation

This flow diagram is an average example and typical timeframe of the EMEA account opening process for a brand-new relationship with Bank of America. Timelines are indicative, and depend on full co-operation between all parties. Once a relationship has been established, additional accounts for the same legal entity, and with the same signatories, and within the same jurisdictions can be opened within two working days.



Ownership

Ownership determines the extent to which we have to verify the identity of shareholders and managers. These things can be a matter of public record for companies listed on certain Stock Exchanges, and so some documentary requirements may not be required in certain jurisdictions.

Country of incorporation

This mainly impacts the types and amount of constitutional documents required to verify the corporate identity, and what evidence is required to verify the authority of those who sign the Global Client Account Agreement.

Domicile of account(s)

This affects matters relating to local regulations. The most obvious is Anti-Money Laundering.

Frequently asked questions by clients

What is the Global Client Account Agreement (GCAA)?

The Global Client Account Agreement is a single document which governs the establishment and operation of accounts in 25 jurisdictions. Accounts are requested via an Account Opening Form (AOF) which has a [hyperlink](#) to the full terms (the GCAA). The AOF is signed by an authorized representative of your company. It provides the important information required for us to open the account, such as the registered name of the company, registered address, and ownership structure.

Also included in the GCAA are the general terms and conditions that will govern the account, and any local conditions that apply for the country or countries where you are opening accounts.

What is the Specimen Signature Document?

A Specimen Signature Document is required for all those authorized to sign checks and manual payment instructions within an organization. It specifies who has signing authority on an account and provides sample signatures for verification purposes. The Specimen Signature Document does not state who is authorized to open or close bank accounts (refer to page 3).

Why do I have to provide identification documents such as copies of passports?

Passports are a form of identification widely used across the banking industry. Anti-Money Laundering laws and regulations require that banks verify the identities of beneficial owners, senior managers, and signatories. (Refer to page 3).

The following are the minimum; not conclusive list of AML/KYC documentation requirements for opening accounts in EMEA.

Requirements for All Companies

Requirements
<p>Confirmation of below information via email or via template letter provided by Bank of America:</p> <ul style="list-style-type: none">– Registered and business address;– Nature of business and Country of operations;– Where 50% or more of the funds being used in the relationship with the bank originates from;– On whether the Company has operations in or engage in or have specific business plans to engage in dealings, transactions or any other type of activity, directly or indirectly, with any Sanctioned Countries and/or Sanctions Target.– Doing business as (“dba”) or a trading as name, if any;– Purpose of account;– Source of funds; and– Whether the entity can issue bearer shares. <p>Letter to be dated within the last 12 months and signed by the Director / Company Secretary / Deputy Company Secretary / Compliance Officer / Legal Counsel (external or internal) / C-Suite Management / Treasurer / appropriately authorized KYC team whose specific role is to provide such information (e.g. KYC/CDD Team or Reverse KYC Team) stating full legal name, title, contact details and confirming provided details are valid and correct.</p>
<p>Optional ¹List of Authorized Signatory/Authorization/Specimen Signature document page including a copy of the official document (e.g. Power of Attorney, Board Resolution or any such equivalent i.e. Articles) verifying designation of the Legal Representative (e.g. Directors) granting the authority to those names on the Signatory List.</p>
<p>If the above is provided - For each signer who a payment authority on the Authorization/ Specimen Signature document, the following will be required ²:</p> <ul style="list-style-type: none">– Full legal name and– Date of birth or Residential address or Government issued ID number.

¹Signature specimen/ signature mandate may be mandatory for certain on boarding jurisdictions – please see Account Opening Checklist

²Additional identification and verification requirements may apply depending upon on boarding jurisdiction – please see Account Opening Checklist.

Requirements for All Companies cont/d.

Requirements
List of Legal Representatives including: <ul style="list-style-type: none"> – A copy of the official document verifying designation of the legal representative(s) (i.e. Power of Attorney, Board Resolution or any such equivalent i.e. Articles): – Full legal name and – Date of birth and Residential address or country or residence. Note: If the onboarding entity has a sole Legal Representative who is also the sole Authorized Signer/Signatory on the Signature Mandate regardless of the payment authority, the individual will be treated as a Beneficial Owner – Please see identification and verification requirement for Beneficial Owner below.
List of current Directors/ General Partners/ Managers or equivalent including Full legal name and Date of birth or Residential address or Government issued ID number ³
List of Senior Persons: please confirm whether in addition the Directors listed on the Trade Register there is/ are any individual(s) who is/are responsible for the day to day operations of the entity, including: <ul style="list-style-type: none"> – Full legal name and – Date of birth or Residential address or Government issued ID number³
OBO Declaration Letter: Confirmation via template letter provided by Bank of America or email on whether the onboarding entity is using its Bank of America account(s) to make payments or conduct transactions on behalf of another entity of the group, including details of the beneficial owner (natural person) on whose behalf such payments or transactions are being conducted. To be signed by Company Secretary or equivalent (Director, if there are no Company Secretary) or Legal Counsel (external or internal) or equivalent (Compliance Officer, if there are no Legal Counsel) or appropriately authorized KYC team whose specific role is to provide such information(e.g. KYC/CDD Team or Reverse KYC Team).
For US Entities: <ul style="list-style-type: none"> – W-9 or relevant W-8 Tax Form

Additional Requirements for Public Companies

Requirements
Latest Audited Annual Report.

³Additional identification and verification requirements may apply depending upon on boarding jurisdiction – please see Account Opening Checklist.

Additional Requirements for Subsidiaries of Public Companies

Requirements
Evidence that the Onboarding Entity is majority-owned (75% + 1 share) by an entity listed on a BAC Approved Stock Exchange via: <ul style="list-style-type: none">– Parent Company's Latest Audited Annual Report or– Email confirmation or– Organizational Chart showing percentage of ownership up to the listed entity, signed and dated within the last 12 months along with confirmation that the details are valid and correct.⁴ To be signed by Company Secretary or equivalent (Director, if there are no Company Secretary) or Legal Counsel (external or internal) or equivalent (Compliance Officer, if there are no Legal Counsel) or appropriately authorized KY team whose specific role is to provide such information (e.g. KYC/CDD Team or Reverse KY Team).
Confirmation on Ultimate Parent Company including: <ul style="list-style-type: none">– Full legal name and– Physical/Business address; or– Government issued Identification number
Latest Audited Annual Report
<ul style="list-style-type: none">– Certificate of Incorporation or Trade register dated within the last 3 months– Memorandum & Articles of Association or any equivalent governing document, evidencing the legal framework under which the entity operates along with confirmation that the document is most current and valid.

⁴An organizational chart may be mandatory for some on boarding jurisdictions – please see Account Opening Checklist.

Additional Requirements for Privately Owned Companies

Requirements

Beneficial Ownership confirmation via:

- Email confirmation or
- Organizational Chart showing percentage of ownership up to the listed entity, signed and dated within the last 12 months along with confirmation that the details are valid and correct.⁵

For each beneficial owner(s) the below information is required:

- Full Legal Name.
- Date of birth.
- Country of residence or residential address;
- Source of Wealth;
- Answer to the SPF/PEP Questions: Have you or any of your immediate family ever been elected, appointed or assumed any political position in a National, State, or Provincial government?" (Y/N) If yes, describe the position. Please note that the below positions are also included and provide Y/N answers to these positions:
 - Directors, deputy directors and members of the board or equivalent function of an international organization (e.g., United Nations);
 - Mayors of cities (irrespective of the size of the city's population);
 - Members of the governing bodies of political parties;
 - Senior local or regional public official with the ability to influence the awarding of public contracts;
 - Decision making member of high-profile sporting bodies;
 - Individual that are known to influence the government and other senior decision makers;
 - A "close associate" any of the following persons: (1) Any individual who has joint beneficial ownership of a legal entity, or a legal arrangement, or close business relationship, with a PEP/SPF; (2) Any individual who has sole beneficial ownership of a legal entity, or legal arrangement set up for the actual benefit of a PEP/SPF.
- Confirmation on whether the Beneficial Owner(s) have any association with the following sectors: Construction; or Pharmaceutical and healthcare; or Arms trade and defence; or Extractive industries (consists of any operations that remove metals, mineral and aggregates from the earth); or Dealers in precious metals.

The above information to be provided via:

- Company Registry (if all the details are stated on there) or
- PDF of company headed paper or email confirmation dated within last 12 months and stating full legal name, title and contact details of the verifier provided by Company Secretary or equivalent (Director, if there are no Company Secretary) or Legal Counsel (external or internal) or equivalent (Compliance Officer, if there are no Legal Counsel) or appropriately authorized KYC team whose specific role is to provide such information (e.g. KYC/CDD Team or Reverse KYC Team) confirming the at the provided details are valid and correct or
- ID/Address Document (*see ID/Residential Address on the Glossary*)

⁵An organizational chart may be mandatory for some onboarding jurisdictions – please see Account Opening Checklist.

Note:

If a 25% shareholder is a Trust or if ownerships held by a number of Trusts below 25% or more but with common parties who cumulatively hold an interest of 25% or more then the following information is required:

- Relevant parts or redacted version of Trust Deed(s) or supplements together with the cover page and the signature page setting out the information required including the below information:
 - For the Trust: full name, nature/type of trust, purpose and object of the trust and the country of establishment
 - Full Legal Name of each Settlor or Grantor, Trustee, Controller or Protector and all Vested Beneficiary(ies)
 - For each Settlor or Grantor, Trustee, Controller or Protector and all Vested Beneficiary(ies) the following information confirmed in PDF of company headed paper or email confirmation stating full legal name, title, contact details and confirming provided details are valid and correct by the Trustee or Legal Counsel of the Trust must be provided: (Please refer to the above for “For each Beneficial Owner”).
- If Trustee or Controller or Protector is a Corporate Entity then the below information is required:
 - Evidence of appointment of current Directors/Individuals with authority to represent the Corporate Trustee/Protector to act for the Trust(s) is required
 - For each Director refer to the above requirements for “For each Beneficial Owner”
 - Beneficial Ownership information of the Corporate Entity as per above.

If a 25% or more shareholder is a Fund or if ownership is held by a number of Funds below 25% or more but with common beneficial owner (i.e. investor) who cumulatively hold an interest 25% or more, the Fund level ownership should be confirmed by one of the following individuals clearing stating the full name, title and contact details:

- Investment Manager
- Fund Administrator
- Company Secretary, Compliance Officer, Legal Counsel (external or internal) of the onboarding entity with the attestation that this has been confirmed by the Fund or Fund’s IM/IA stating full legal name, title and contact details.

Confirmation on Ultimate Parent Company, including:

- Full legal name and
 - Physical/Business address; or
 - Government issued Identification number
-
- Certificate of Incorporation or Trade register dated within the last 3 months
 - Memorandum & Articles of Association or any equivalent governing document, evidencing the legal framework under which the entity operates along with confirmation that the document is most current and valid.

Acceptable Documents/Sources and signing authority

Unless explicitly stated otherwise or specified on the tailored and current documentation requirement list provided by your Implementation Advisor, information can be provided as valid and correct by:

- Company Secretary or Compliance Officer or Legal Counsel (external or internal) or appropriately authorized KYC team whose specific role is to provide such information (e.g. KYC/CDD Team or Reverse KYC Team)
- Via PDF of company headed paper OR email confirmation dated within 12 months stating full legal name, title, and contact details.

Note: AML requirements, acceptable documents/sources, certification, ID and residential address documents, documents issue dates and signing authority may vary per EMEA on boarding jurisdiction. Home Base Rules may also apply. For more details please see jurisdictional requirements for account openings.

Bearer Shares:

Refer to an equity security that is wholly owned by whoever holds the physical stock certificate. The issuing firm neither registers the owner of the stock, nor does it track transfers of ownership.

Change in Company Details:

Please advise if there have been any changes to the company name or details that have not yet been reflected at the relevant public registry of companies at the time, we sourced this information. If this occurs, additional information may be requested.

Beneficial Owner(s):

Any individual who:

- ultimately owns or controls (whether through direct or indirect and/or on a cumulative and an aggregate basis ownership or control, including through any contract, arrangement, understanding, relationship, bearer share holdings or by other means) 25% or more of the shares or voting rights in the entity.
- exercises ultimate control over the entity and/or the management of the entity (i.e. able to appoint or remove Directors or equivalent officer) despite being neither a shareholder nor a director (e.g. a family member)
- Where there are no individuals identified in the two bullet points above, the CEO or one equivalent person - a single individual with significant responsibility to manage or direct the entity is to be treated as the Fall-Back Beneficial Owner.

Note: It is mandatory to answer the above points together with exact percentage of ownership or control.

Board of Directors or equivalent:

The individuals who are appointed to manage the Entity as per the Entity's Constitutions.

Certification:

Unless explicitly stated otherwise, certification of all documents can be provided by Notary Public or Commissioner of Oaths; Company Secretary (or a Board Member i.e. a Director); Solicitor, lawyer or attorney (including in-house legal counsel who are appropriately qualified); Chartered or Certified accountant (including in-house CFO who is appropriately qualified); External auditors; Compliance Officer; A Government department, embassy, consulate, or high commission from a country on the list of approved exchanges and regulators; A Company Secretary employed by a company listed on a BAC Approved Exchange; or A senior officer from a financial institution that is regulated by a BAC Approved Regulator. Such certification must include the signature (or seal), legibly printed name of the person providing certification,

title/capacity of the person providing certification and contact address and telephone number of the certifier together with the wording "true copy of the sighted original document" (or equivalent).

Data Protection Notice ("DPN"):

The DPN link in our d in the link our Global Banking and Markets (GBAM) Privacy Notice [DPN](#) this privacy Notice is in addition to other privacy notices related to other services Bank of America EU/UK Entities provide to clients and individuals. The notice explains how we collect, use, and disclose personal data online and offline in connection with the services we provide to our corporate and institutional clients. We provide this Privacy Notice so that you can ensure that individuals connected with you (such as your third party representatives, employees, officers, directors, shareholders, and other related individuals) are notified by you about how a Bank of America EU/UK Entity handles personal data which is provided to it or it otherwise obtains. Other privacy notices may be provided which are specific to the services Bank of America EU/UK Entities provide to clients and individuals. Please make these notices available to your head of compliance or legal.

ID/Residential Address:

If an acceptable ID document* and/or Country of Residence or Residential Address document** is provided to satisfy full legal name and date of birth and country of residence or residential address, the document should be certified as True Copy of Original by Company Secretary or Compliance Officer or Legal Counsel (external or internal) or Notary Public (external or internal) or appropriately authorized KYC team whose specific role is to provide such information (e.g. KYC/CDD Team or Reverse KYC Team), or a Bank of America employee (solely on the provision that they have sighted the original documents) stating full name, title and contact details.

*Valid ID document (certification to be dated within 12 months):

- Passport; or
- Driving License; or
- National ID Card

**Country of Residence or Residential Address document (any of the below dated and certified within the last 6 months):

- Utility Bill; or
- Bank Statement; or
- Official documentation issued by the local tax authorities; or
- Household insurance/automobile insurance certificate or renewal document

Legal Representatives (Persons Purporting to Act on behalf of the Customer (PTA)):

- Any individual(s) who establish a new business relationship or extend an existing business relationship with the Bank of America. This includes those individual(s) who have the power/authority to perform such legal acts and those individual(s) who performs such legal acts by signing relevant legal agreements with the Bank of America; or
- Any individual(s) authorized to appoint transactional signatories.

Nature of Business:

This is the main line of business of the onboarding entity.

Physical/Business Address:

The physical address is the physical location of the principal place of business or local office. Mailing addresses such as Post Office boxes, private mailboxes at a Commercial Mail Receiving Agency, and general delivery addresses are not considered physical addresses.

Purpose of Account and Source of Funds of the account(s):

The purpose of account and source of funds requirement is a description of how the account(s) will be used, and for what type of transactions, on a day-to-day basis, as well as the origin of the monies expected to be coming into the account(s). The description will cover where money flowing into the account(s) is coming from and why, and where money exiting the account is going to and why. It is expected that this will be broadly in line and compatible with the nature of the Company's business and operations. Some common uses of the account(s) and source of funds include: local corporate taxes, staff payroll, day-to-day operating and business expenses, office space rental, equipment purchases, receipts from customers for products sold or services rendered, payment/receipt of dividends from/to subsidiaries/parent Company, to finance acquisitions or restructuring costs.

"Payables and receivables" or "Operating account" or "Banking purposes" and other statements with similar vagueness would not be sufficient. The description will be required for each account being opened.

Self-certification:

Self-certification on verification of the appointment of Board of Directors is not acceptable unless the position of the signer (i.e. the Director) can be externally verified via public sources or from an official source (Regulator's or other official Government website).

Self-certification of Beneficial Ownership information is not acceptable and must be evidenced or confirmed by a relevant Third Party.

Senior Persons:

The individuals responsible for the day to day operations of the entity, i.e. C-suite. For certain clients the Directors may be considered as the Senior Persons, *i.e. senior persons and directors may be the same*. There is no minimum number of persons to be identified and we could encounter certain clients where these persons are the directors, i.e. senior persons and directors could be one and the same.

Senior Political Figure/Politically Exposed Person("PEP"):

Answer to: "Have you or any of your immediate family or close associate* ever been elected, appointed or assumed any political position in a National, State, or Provincial government?" (Y/N) If yes, describe the position. Please note that the below positions are also included and provide Y/N answers to these positions:

- Directors, deputy directors and members of the board or equivalent function of an international organization (e.g., United Nations).
- Mayors of cities (irrespective of the size of the city's population).
- Members of the governing bodies of political parties.
- Senior local or regional public official with the ability to influence the awarding of public contracts.
- Decision making member of high-profile sporting bodies;
- Individual that are known to influence the government and other senior decision makers.

* A "close associate" any of the following persons: (1) Any individual who has joint beneficial ownership of a legal entity, or a legal arrangement, or close business relationship, with a PEP/SPF; (2) Any individual who has sole beneficial ownership of a legal entity, or legal arrangement set up for the actual benefit of a PEP/SPF.

Source of Funds:

Source of Fund means a description of the economic activity that generates income for the Client i.e. where will the funds come from in order to open an account or undertake a transaction, to finance or continue financing the account(s)/products/relationship established with Bank of America.

Source of Wealth:

Source of Wealth means the origin of the person's total net worth, this may include but is not limited to employment, sale of property, securities, investments, or inheritance. A description explaining how the person acquired their wealth (i.e. total net worth) should be sufficient.

Translations:

Translations of all official documents must be made by an official translator and certification of the translation should bear the appropriate stamps of the issuing body, including the name and signature of the translator and dated. Translations may also be certified abroad in accordance with the usual Hague Convention Apostille practices.

Ultimate Parent Company:

For an Entity Customer other than a fund, the ultimate Legal Entity (i.e., the company not majority-owned by another company) that owns a majority of Legal Entity that is a Customer and is not itself a subsidiary of another legal entity (i.e. it is not majority owned and/or controlled by another Legal Entity).

Appendices

Requirements for Subsidiaries of Public Companies

- [Austria](#)
- [Belgium](#)
- [Czech Republic](#)
- [Denmark](#)
- [Finland](#)
- [France](#)
- [Germany](#)
- [Luxembourg](#)
- [Hungary](#)
- [Ireland](#)
- [Italy](#)
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- [Norway](#)
- [Poland](#)
- [Portugal](#)
- [Slovakia](#)
- [Spain](#)
- [Sweden](#)
- [Switzerland](#)
- [United Kingdom](#)

Disclaimer

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Austria Account Opening

Banking Agreements/Requirements



Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by the company secretary, director, solicitor, lawyer or notary public. All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by a Power of Attorney.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .
Evidence of Legal Signers	<p>This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following:</p> <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

¹Optional

²Listed on a stock exchange recognized by Bank of America

Note: Account offering for Austria does not occur via [an in-country branch or entity of the Bank of America](#), but via our Bank of America extended coverage model.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Austria Account Opening

Banking Agreements/Requirements

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the baseline AML/KYC documentation requirements on page 6-13 of the Account Opening Guide.*

*Please note:

- The List of Current directors and the List of Senior Persons is not required for entities directly listed on a stock exchange recognized by Bank of America.
- The percentage threshold for an entity to be treated as a subsidiary of a listed company is 51% share or more.

Requirements for subsidiaries of public and privately owned companies

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.

IMPORTANT NOTES:

1. Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.
2. For jurisdictions where we do not have a physical presence, we work with a number of banks with which we have made arrangements to enable us to provide such services to you. Your account with Bank of America will reside in the UK but provide access to local clearings in Austria.

¹Optional

²Listed on a stock exchange recognized by Bank of America

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Belgium Account Opening

Banking Agreements/Requirements



Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by the company secretary, lawyer or notary public. All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .
Belgium Withholding Tax Declaration	Required for (1) Financial Institutions and parastatal social security organizations or (2) Non-resident legal entities when accounts are opened with Bank of America Europe DAC, Brussels Branch. Signed by individual(s) authorized on the Board Resolution/Power of Attorney/Trade Register. A pdf.copy.

¹Optional

²Listed on a stock exchange recognized by Bank of America

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Belgium Account Opening

Banking Agreements/Requirements

Document	Description
Evidence of Legal Signers	<p>This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following:</p> <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the minimum AML/KYC documentation requirements on page 6 of the Account Opening Guide. In addition, on the next page are the minimum requirements for accounts opened in Belgium.

Requirements for subsidiaries of public and privately owned companies

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.

¹Optional

²Listed on a stock exchange recognized by Bank of America

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Belgium Account Opening

Banking Agreements/Requirements

Document	Description
Identification Number	For Belgium entities, Enterprise or Tax identification number as registered with the Belgium Tax authorities for non-Belgium entities, the ID number of the entity.
Directors, Legal Representatives <ul style="list-style-type: none">NameResidential AddressDate of BirthPlace of Birth	<p>Belgium Resident - Copy of valid electronic Belgian identity card or Belgian resident card and collection of the information stored on the chip incorporated in the ID card. (Residential address).</p> <p>Non-Belgium Resident – Refer to baseline EMEA AML/KYC Documentation on page 8 of the Account Opening Guide.</p>
In addition to the above attributes, Beneficial Owner: <ul style="list-style-type: none">Nationality	<p>Note: If Place of Birth is not mentioned on the passport, it can be obtained via a valid driver's license.</p> <p>- <i>Note: Certification requirement may vary per client.</i></p>

IMPORTANT NOTE:

Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.

¹Optional
²Listed on a stock exchange recognized by Bank of America
AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.
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Czech Republic Account Opening

Banking Agreements/Requirements



Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by the company secretary, director, solicitor, lawyer, or notary public. All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .

¹Optional

²Listed on a stock exchange recognized by Bank of America

Note: Account offering for Czech Republic does not occur via [an in-country branch or entity of the Bank of America](#), but via our Bank of America extended coverage model.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Czech Republic Account Opening

Banking Agreements/Requirements

Document	Description
Evidence of Legal Signers	<p>This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following:</p> <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the baseline AML/KYC documentation requirements on page 6-13 of the Account Opening Guide. *

*Please note:

- The List of Current directors and the List of Senior Persons is not required for entities directly listed on a stock exchange recognized by Bank of America.
- The percentage threshold for an entity to be treated as a subsidiary of a listed company is 51% share or more.

Requirements for subsidiaries of public and privately owned companies

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.

IMPORTANT NOTES:

1. Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.
2. For jurisdictions where we do not have a physical presence, we work with a number of banks with which we have made arrangements to enable us to provide such services to you. Your account with Bank of America will reside in the UK but provide access to local clearings in Czech Republic.

¹Optional

²Listed on a stock exchange recognized by Bank of America

Note: Account offering for Czech Republic does not occur via an in-country branch or entity of the Bank of America, but via our Bank of America extended coverage model.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Denmark Account Opening Banking Agreements/Requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by the company secretary, director, solicitor, lawyer or notary public. All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .
Evidence of Legal Signers	This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following: <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

¹Optional

²Listed on a stock exchange recognized by Bank of America

Note: Account offering for Denmark does not occur via an in- country branch or entity of the Bank of America, but via our Bank of America extended coverage model. AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Denmark Account Opening

Banking Agreements/Requirements

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the baseline AML/KYC documentation requirements on page 6-13 of the Account Opening Guide. *

*Please note:

- The List of Current directors and the List of Senior Persons is not required for entities directly listed on a stock exchange recognized by Bank of America.
- The percentage threshold for an entity to be treated as a subsidiary of a listed company is 51% share or more.

Requirements for subsidiaries of public and privately owned companies

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.

IMPORTANT NOTES:

1. Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.
2. For jurisdictions where we do not have a physical presence, we work with a number of banks with which we have made arrangements to enable us to provide such services to you. Your account with Bank of America will reside in the UK but provide access to local clearings in Denmark.

¹Optional

²Listed on a stock exchange recognized by Bank of America

Note: Account offering for Denmark does not occur via an in-country branch or entity of the Bank of America, but via our Bank of America extended coverage model. AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Finland Account Opening

Banking Agreements/Requirements



Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by the company secretary, director, solicitor, lawyer, or notary public. All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .

¹Optional

²Listed on a stock exchange recognized by Bank of America

Note: Account offering for Finland does not occur via [an in-country branch or entity of the Bank of America](#), but via our Bank of America extended coverage model.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Finland Account Opening

Banking Agreements/Requirements

Document	Description
Evidence of Legal Signers	<p>This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following:</p> <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the baseline AML/KYC documentation requirements on page 6-13 of the Account Opening Guide. *

*Please note:

- The List of Current directors and the List of Senior Persons is not required for entities directly listed on a stock exchange recognized by Bank of America.
- The percentage threshold for an entity to be treated as a subsidiary of a list company is 51% share or more

Requirements for subsidiaries of public and privately owned companies

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.

IMPORTANT NOTES:

1. Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.
2. For jurisdictions where we do not have a physical presence, we work with a number of banks with which we have made arrangements to enable us to provide such services to you. Your account with Bank of America will reside in the UK but provide access to local clearings in Finland.

¹Optional

²Listed on a stock exchange recognized by Bank of America

Note: Account offering for Finland does not occur via an in-country branch or entity of the Bank of America, but via our Bank of America extended coverage model.

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France Account Opening

Banking Agreements/Requirements



Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by the Company Secretary or Deputy Company Secretary or Compliance Officer or Legal Counsel (internal or external) or appropriately authorized KYC team whose specific role is to provide such information (e.g. KYC/CDD Team or Reverse KYC Team). All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Evidence of Legal Signers	<p>This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following:</p> <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

¹Optional

²Beneficial ownership information is not required if the client is listed, subsidiary of listed or French or European Union* Government State-Owned Entities

*Please refer EMEA AML/KYC Account opening checklist for verification of respective individual. Also, please note Driving License is not an acceptable proof of the Identity document and cannot be used to satisfy country of residence.

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France Account Opening

Banking Agreements/Requirements

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the minimum AML/KYC documentation requirements on page 6 of the Account Opening Guide. In addition, on the next page are the minimum requirements for accounts opened in France.

Requirements for subsidiaries of public and privately owned companies

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.

Document	Description
Source of funds of the entity	Confirmation/description by the client (Company Secretary or Deputy Company Secretary or Compliance Officer or Legal Counsel (internal or external), or C-Suite Management, or appropriately authorized KYC team whose specific role is to provide such information (e.g. KYC/CDD Team or Reverse KYC Team) stating full name, title, and contact details.
Senior Person (also known as ‘Représentant Légal’)*: <i>Person managing the legal entity Customer by determining its economic, financial and commercial policy and has the overall and ultimate responsibility (e.g. CEO, Chairman of the Executive Board, President).</i>	<ul style="list-style-type: none">• Name• Date of birth• Place of Birth (City or Country) AND <ul style="list-style-type: none">• Date, and the Country which issued the government identity document

¹Optional

²Beneficial ownership information is not required if the client is listed, subsidiary of listed or French or European Union* Government State-Owned Entities

*Please refer EMEA AML/KYC Account opening checklist for verification of respective individual. Also, please note Driving License is not an acceptable proof of the Identity document and cannot be used to satisfy country of residence.

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France Account Opening

Banking Agreements/Requirements

Document	Description
Legal Representative*	In addition to the attributes mentioned in EMEA AML/KYC Account opening checklist, below is also required: Place of Birth (City or Country).
Beneficial owner* ²	Please refer EMEA AML/KYC Checklist for the definition of Beneficial owner: If there are no individuals identified in the points a and b as per the definition of beneficial owner given in EMEA AML/KYC Checklist, in addition to the CEO or equivalent (single individual with significant responsibility to manage or direct the entity) the below will be treated as Fall-Back Beneficial Owners: <u>For French Entities:</u> <ul style="list-style-type: none"> SNC/SCS/SARL/SCA/SC: Manager (Gérant) SA with Directeur Général & Conseil d'Administration: Managing Director (Directeur General - DG) in a case of a SA with a Board of Director SA with Directoire and Conseil de Surveillance: Sole Managing Director or Chairman of the Board of Directors (Directoire) SAS: President or if the entity has Director General then the President and all Director Generals France Branch of Foreign Company: Legal Reps/Directors. <u>For</u> <u>Non-French Entities:</u> <ul style="list-style-type: none"> Any Natural Person meeting the criteria of Senior Person (Also known as 'Représentant Légal'). <i>Note: PDF of company headed paper or Organizational Chart or email confirmation stating full legal name, title, contact details and confirming provided details are valid and correct dated within the last 12 months from Company Secretary or equivalent (Director, if there are no Company Secretary) or Legal Counsel (external or internal) or equivalent (Compliance Officer, if there are no Legal Counsel). Self-certification is not acceptable.</i>
Full Name	
<ul style="list-style-type: none"> Date of Birth Place of Birth (City or Country) Country of Residence Citizenship(s) Date, and the country which issued the identity document (requirement is to be satisfied via the valid government ID document) 	

IMPORTANT NOTE:

Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.

¹Optional

²Beneficial ownership information is not required if the client is listed, subsidiary of listed or French or European Union* Government State-Owned Entities

*Please refer EMEA AML/KYC Account opening checklist for verification of respective individual. Also, please note Driving License is not an acceptable proof of the Identity document and cannot be used to satisfy country of residence.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Germany Account Opening

Banking Agreements/Requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by an external party such as a Notary. This requirement will be confirmed by your bank representative. All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .

¹Optional

²Listed on a stock exchange recognized by Bank of America

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Germany Account Opening

Banking Agreements/Requirements

Document	Description
Deposit Protection Information Sheet	Acknowledgment of changes to the Deposit Guarantee Scheme.
Evidence of Legal Signers	<p>This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following:</p> <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo. If the passport or national ID card does not contain an address, a certified utility bill, bank statement or credit card statement which is not older than 3 months is also required.

Note: German requirements may differ regarding authorized signers, appearing persons and the need for external certification.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the minimum AML/KYC documentation requirements on page 6 of the Account Opening Guide. In addition, on the next page are the minimum requirements for accounts opened in Germany.

Requirements for subsidiaries of public and privately owned companies*

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide. (See final page).

¹Optional

²Listed on a stock exchange recognized by Bank of America

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Germany Account Opening

Banking Agreements/Requirements

Document	Description
Trade register or equivalent	<ul style="list-style-type: none"> - For German registered entities: Full Commercial Register Extract or equivalent dated within 30 days. - For entities registered outside Germany: Certified True Copy * of full Commercial Register Extract or equivalent dated within 30 days or certificate of incorporation - if cannot be sourced by Bank of America.
Evidence of ownership and control structure	An Organizational Chart/Ownership and Control Structure dated within 6 months and including ownership percentages up to the Ultimate Beneficial Owner(s) - to be provided by Director or Company Secretary or Legal Counsel).
Origin of assets	Confirmation from the director, legal counsel, company secretary or legal representative on the jurisdictions where the funds of the accounts with bank of America are originated from.
List of current Directors/ General Partners/Managers or equivalent	The list of directors to be provided via email or on company headed paper signed by a senior authorized person of the customer and dated within 90 days – if list not shown on the Commercial Register Extract.
Signature Mandate	<p>It is mandatory to obtain a PDF Copy of Signature Mandate including:</p> <ul style="list-style-type: none"> - At least one individual who is authorized to process manual payments - A copy of the official document verifying designation (i.e. Power of Attorney, Board Resolution or any such equivalent i.e. Articles).
Proof of identity and proof of residential address for all signers on the Signature List and Signatories of the GCAA	<ul style="list-style-type: none"> - Certified True Copy* of a valid non expired passport or national ID card (Driving Licenses is not a permissible document to verify the identity). Not required if the individual is registered as a managing director in the German Commercial Register. - Alternatively, a written confirmation via letter or email from a Company Secretary, Compliance Officer, Legal Counsel (external or internal) or an individual who has the appropriate knowledge and is in a management position (i.e. management director level or equivalent) stating the full residential address of the individual.
Proof of identity and proof of residential address of Ultimate beneficial owner	<ul style="list-style-type: none"> - PDF copy of a valid non expired passport or national ID card (Driving Licenses is not a permissible document to verify the identity). - PDF copy of a utility bill connected to the address, bank statement or credit card statement not older than 3 months unless the address is already included in the proof of identity.

¹Optional

²Listed on a stock exchange recognized by Bank of America

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Germany Account Opening

Banking Agreements/Requirements

Document	Description
Account form for Frankfurt branch	Each Authorized Signatory and each Beneficial Owner should be captured on the form. Please ensure the German corporate tax number of the legal entity is included on the account form, if available. Please ensure the information on the beneficial owners and authorized signers is completed for all individuals and with all data attributes.
For non – German companies: articles of association or other equivalent	<ul style="list-style-type: none">- Articles of association or equivalent (i.e. Statutes or Certificate of Incorporation, certificate of good-standing or equivalent).- The document should be dated within 90 days and Certified True Copy* of the Original if cannot be sourced by Bank of America.
* German Certification Requirements - (Certified True Copy of the Original)	<p>Where required, certification to be provided by a BAC employee or acceptable third parties based in Germany, the European Union, or equivalent countries.</p> <p>Please note: Acceptability of certification may vary depending on date of certification, authority and/or country of the certifier. Please refer to the checklist provided by your Implementation Advisor at account opening for more details.</p>

*Requirements for subsidiaries of public and privately owned companies

Your company is a subsidiary of a public owned company if more than 50% of the shares are held by a listed company otherwise it is a privately owned company. For privately owned companies, the **beneficial owner** is any individual who directly or indirectly:

- Holds more than 25% of the shares
- Exercises control over more than 25% of the voting power in the entity or
- Exercises control in a comparable manner.

Control is deemed to exist, if a person is able to exercise control over the management of an entity (i.e., able to appoint or remove directors or equivalent officers or determining the business strategy of the entity) even though it is not a shareholder or a majority shareholder. As an example, the general partner of a limited liability partnership is deemed to have control over the limited partnership.

Percentages in respect of ownership/voting rights are not calculated on an accumulative basis. The 25% threshold applies on the first level of ownership. Any further levels do not apply the strict threshold but need to be reviewed as to whether the entity or person on the next level has control over the entity below either through shareholding, voting powers or other means. This determination needs to happen on each layer independent of the previous layers of ownership.

IMPORTANT NOTE:

Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.

¹Optional

²Listed on a stock exchange recognized by Bank of America

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Hungary Account Opening

Banking Agreements/Requirements



Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by the company secretary, director, solicitor, lawyer, or notary public. All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .

¹Optional

²Listed on a stock exchange recognized by Bank of America

Note: Account offering for Hungary does not occur via an in- country branch or entity of the Bank of America, but via our Bank of America extended coverage model.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Hungary Account Opening

Banking Agreements/Requirements

Document	Description
Evidence of Legal Signers	<p>This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following:</p> <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the baseline AML/KYC documentation requirements on page 6-13 of the Account Opening Guide. *

*Please note:

- The List of Current directors and the List of Senior Persons is not required for entities directly listed on a stock exchange recognized by Bank of America.
- The percentage threshold for an entity to be treated as a subsidiary of a listed company is 51% share or more.

Requirements for subsidiaries of public and privately owned companies

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.

IMPORTANT NOTES:

1. Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.
2. For jurisdictions where we do not have a physical presence, we work with a number of banks with which we have made arrangements to enable us to provide such services to you. Your account with Bank of America will reside in the UK but provide access to local clearings in Hungary.

¹Optional
²Listed on a stock exchange recognized by Bank of America
Note: Account offering for Hungary does not occur via an in- country branch or entity of the Bank of America, but via our Bank of America extended coverage model.
AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.
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Ireland Account Opening

Banking Agreements/Requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

If documentation needs to be certified, all signatures must be original by the company secretary, director, solicitor, lawyer, or notary public. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Deposit Interest Retention Tax (DIRT) Form	For companies that are tax resident in Ireland or branches and offices of foreign companies that are tax resident in Ireland Declaration as to whether DIRT exemption is to be applied on bank accounts. We are unable to apply DIRT to the account until we have received the signed original on Company letterhead and the TRN tax number.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.

¹Optional

²Listed on a stock exchange recognized by Bank of America

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Ireland Account Opening

Banking Agreements/Requirements

Document	Description
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .
Evidence of Legal Signers	<p>This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following:</p> <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the minimum AML/KYC documentation requirements on page 6-13 of the Account Opening Guide. In addition, on the following page are the minimum requirements for accounts opened in Ireland.

Requirements for subsidiaries of public and privately owned companies*

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.

IMPORTANT NOTE:

Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.

¹Optional

²Listed on a stock exchange recognized by Bank of America

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Italy Account Opening

Banking Agreements/Requirements



Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by the notary public. All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .

¹Optional

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Italy Account Opening

Banking Agreements/Requirements

Document	Description
Italian Summary Document (containing Pricing conditions)	Document providing a summary of the personalized economic conditions. Note: Sent to the client to adhere to the Italian Transparency regulations. No signature is required.
Italian Transparency Information Sheet	Information Sheet in connection with the Global Account Agreement of the Bank and certain ancillary services offered by the Bank. Note: Sent to the client to adhere to the Italian Transparency regulations. No signature is required.
Evidence of Legal Signers	This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following: <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature Mandate, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport Government issued ID card, or Drivers Licence containing full legal name, gender, date of birth, place of birth, residential address (for Italian residents), country of residents, document number,

issuing authority and place, plus expiry date. Where the residential address isn't listed on the aforementioned documents, a PDF of a utility bill or landline telephone bill (not mobile phone) none of which are older than 3 months, will be accepted. Failing this, an originally signed self-declaration will be accepted. Italian citizens should provide a copy of their Italian Fiscal code.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the minimum [AML/KYC documentation requirements](#) on page 8 of the Account Opening Guide. In addition, on the next two pages are the minimum requirements for accounts opened in Italy.

¹Optional

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Italy Account Opening

Banking Agreements/Requirements

Requirements for subsidiaries of public and privately owned companies

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For

privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the **baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.**

ALL COMPANIES	
Document	Description
Declaration of acting on behalf of	PDF of company headed paper provided by Bank of America, and originally signed by Legal Representative or Signatory of the Onboarding entity singly or jointly in accordance with the signing powers stated on Board Resolution or Signature Specimen or equivalent document.
Confirmation as to whether the client carries out transactions related to: <ul style="list-style-type: none"> - Oil - Arms Trade and Défense - Precious metals - Tobacco Products - Cultural artefacts - Other items of archaeological, historical, cultural, and religious importance, or of rare scientific value, as well as ivory and protected species. 	PDF of company headed paper provided by Bank of America and originally signed singly or jointly by Legal Representative or Signatory of the Onboarding entity in accordance with their signing powers stated on Board Resolution or equivalent document.
Authorized Signatory(ies) Mandate	Original Signature Specimen of all Legal Representatives and Signatories (Executors)* - including signers of the Agreement/GCAA- stating level of authorization. Document to be originally signed by Individual(s) with authority to designate signatories on behalf of the legal entity. *Defined as: <ul style="list-style-type: none"> - individual(s) or Legal Entity acting in Executor capacity that has the authority to establish/open an account; or

¹Optional

²Listed on a stock exchange recognized by Bank of America

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Italy Account Opening

Banking Agreements/Requirements

Document	Description
	<ul style="list-style-type: none">- individual(s) or Legal Entity acting in Executor capacity who has the authority to bind the entity and signs the legal agreements; or- individual(s) authorized to appoint other signatories; or- individual(s) or Legal Entity acting in Executor capacity operating under a power of attorney.- Any individual or Legal Entity acting in Executor capacity meeting the definition of Signatory which refers to individuals who are authorized to conduct transactions on behalf of the Customer (e.g., can sign checks).
Board of Directors Resolution or Powers of Attorney or equivalent document.	Official document stating the actual powers of representation of any Legal Representative and Signatory (Executors) - if not shown on the CCIAA/Trade Register Certificate or on the Signature Specimen.
Verification of identity of Executor(s) and Ultimate Beneficial Owner(s)	<ul style="list-style-type: none">- Valid Passport or Driver's License or Government Issued Identification card showing full legal name, date of birth, place of birth, gender, country of residence, residential address, document number, issue date, issuing authority and place and expiry date (where applicable).- Italian Fiscal Code (required for Italian citizens or for non-Italian citizens if assigned) if not shown on the CCIAA or POA via a pdf of an originally signed headed paper letter or email from the legal representative or signatory stating full name, title and contact details.- Residential address or country of residence*. Where the residential address is not listed on the ID document, one of the below documents dated within 3 months is required:<ul style="list-style-type: none">o Utility bill or landline telephone bill (not mobile phone bill) oro PDF version of an originally signed self-declaration letter will be accepted. <p>*For Italian Residents: Residential Address and Domicile address (i.e. temporary residence, required if different from residence address). For Non-Italian Residents: Country of Residence and Country of domicile (i.e. temporary address, required if different from country of residence)</p>

¹Optional

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Italy Account Opening

Banking Agreements/Requirements

COMPANY REGISTERED IN ITALY

Document	Description
Certificato della Camera di Commercio Industria Artigianato Agricoltura – CCIAA.	Trade Register complete, original or downloaded from CERVED dated within the last 6 months - if it cannot be sourced by Bank of America.
Copy of Board Resolution filed in the official company's book evidencing change of names and/or change of address	Required if company name or address is different from the one shown on the CCIAA certificate.
Italian Fiscal Code for Entity Customers incorporated in Italy	VAT/Fiscal Code is always shown on the CCIAA certificate.

COMPANY REGISTERED OUTSIDE ITALY

Document	Description
Official Trade Register or equivalent	Evidencing the Company's name, date of incorporation and registered address and dated within the last 6 months – if it cannot be sourced by Bank of America.
Memorandum and Articles of Association, or local equivalent.	Identifying the nature of the company's business if not shown on the Trade Register certificate.

IMPORTANT NOTE:

Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.

¹Optional

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Luxembourg Account Opening

Banking Agreements/Requirements



Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by the company secretary, director, solicitor, lawyer or notary public. All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .

¹Optional

²Listed on a stock exchange recognized by Bank of America

Note: Account offering for Luxembourg does not occur via an in-country branch or entity of the Bank of America, but via our Bank of America extended coverage model.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Luxembourg Account Opening

Banking Agreements/Requirements

Document	Description
Evidence of Legal Signers	<p>This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following:</p> <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the baseline AML/KYC documentation requirements on page 6-13 of the Account Opening Guide. *

*Please note:

- The List of Current directors and the List of Senior Persons is not required for entities directly listed on a stock exchange recognized by Bank of America.
- The percentage threshold for an entity to be treated as a subsidiary of a listed company is 51% share or more.

Requirements for subsidiaries of public and privately owned companies

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.

¹Optional

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Note: Account offering for Luxembourg does not occur via an in-country branch or entity of the Bank of America, but via our Bank of America extended coverage model.

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Luxembourg Account Opening

Banking Agreements/Requirements



Document	Description
Memorandum & Articles of Association (or equivalent)	Document describing how the company is run governed and owned. Presented to the Court Registry to register the company and evidence the entry into the Commercial Register. Document must bear Notary Stamp. Confirmation that the information provided is current and valid. Local Public Notary. A pdf.copy.

IMPORTANT NOTES:

1. Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.
2. For jurisdictions where we do not have a physical presence, we work with a number of banks with which we have made arrangements to enable us to provide such services to you. Your account with Bank of America will reside in the UK but provide access to local clearings in Luxembourg.

¹Optional

²Listed on a stock exchange recognized by Bank of America

Note: Account offering for Luxembourg does not occur via an in- country branch or entity of the Bank of America, but via our Bank of America extended coverage model.

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Netherlands Account Opening

Banking Agreements/Requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by the company secretary, or compliance officer or Legal counsel. All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .

¹Optional

²Listed on a stock exchange recognized by Bank of America

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Netherlands Account Opening

Banking Agreements/Requirements

Document	Description
Fiscal Code/VAT Company Number	Fiscal/tax number.

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the minimum AML/KYC documentation requirements on page 6 of the Account Opening Guide. In addition, on the next page are the minimum requirements for accounts opened in the Netherlands.

Requirements for subsidiaries of public and privately owned companies

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.

¹Optional

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Netherlands Account Opening

Banking Agreements/Requirements

Document	Description
For Entities Registered in the Netherlands (Dutch and foreign legal entities): Electronic trade register* extract i.e. Kamer van Koophandel (KvK) (which matches the business activity provided by the client)	Trade Register (not older than 3 months from sourcing date, at the time of receipt.) or Certificate evidencing your registration as a legal entity. <i>Note: Aforementioned only needs to be provided by client where the Bank employee is not able to source it from KVK handelsregister (Netherlands Company Registrar website).</i>
Most recent Organization chart, reflecting the current set-up of the Customer Entity up to the Ultimate Shareholder/UBO, included with percentages, full legal (company) names and Country of Incorporation.	Organization Chart to be signed and confirmed as current and valid by Company Secretary or Internal Legal counsel or Compliance Officer dated within 3 months of the receipt.
Confirmation required if the On-Boarding entity is serviced by a Dutch Trust Office ("DTO").	AML Integrity Letter be provided by the client (Legal Representative, Company Secretary or Compliance Officer) dated within 3 months of the receipt. <i>Note: AML integrity letter to be provided by bank employee.</i>
Requirements for Individuals Associated with Entity Customers Directors, Legal Representatives and Signatory List (If provided) Full legal name and one attribute (date of birth or residential address/country of residence) is required for screening purposes.	Below document is only required to be provided if the individuals' information is not available in trade registry (KVK): Please refer to Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide*. <i>Note: A valid driver's license or National ID card is only acceptable only if a valid passport is not available.</i>

IMPORTANT NOTE:

Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.

¹Optional

²Listed on a stock exchange recognized by Bank of America

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Norway Account Opening

Banking Agreements/Requirements



Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by the company secretary, director, solicitor, lawyer, or notary public. All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .

¹Optional

²Listed on a stock exchange recognized by Bank of America

Note: Account offering for Norway does not occur via [an in-country branch or entity of the Bank of America](#), but via our Bank of America extended coverage model.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Norway Account Opening

Banking Agreements/Requirements

Document	Description
Evidence of Legal Signers	<p>This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following:</p> <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the baseline AML/KYC documentation requirements on page 6-13 of the Account Opening Guide. *

*Please note:

- The List of Current directors and the List of Senior Persons is not required for entities directly listed on a stock exchange recognized by Bank of America.
- The percentage threshold for an entity to be treated as a subsidiary of a listed company is 51% share or more.

Requirements for subsidiaries of public and privately owned companies

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.

IMPORTANT NOTES:

1. Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.
2. For jurisdictions where we do not have a physical presence, we work with a number of banks with which we have made arrangements to enable us to provide such services to you. Your account with Bank of America will reside in the UK but provide access to local clearings in Norway.

¹Optional

²Listed on a stock exchange recognized by Bank of America

Note: Account offering for Norway does not occur via an in-country branch or entity of the Bank of America, but via our Bank of America extended coverage model.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Poland Account Opening

Banking Agreements/Requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by the company secretary, director, solicitor, lawyer, or notary public. All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Note: Our associates may reach out to you for confirmation of information relating to Signer(s) and Ultimate Beneficiary Owners.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .

¹Optional

²Listed on a stock exchange recognized by Bank of America

Note: Account offering for Poland does not occur via an in- country branch or entity of the Bank of America, but via our Bank of America extended coverage model.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Poland Account Opening

Banking Agreements/Requirements

Document	Description
Evidence of Legal Signers	<p>This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following:</p> <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the baseline AML/KYC documentation requirements on page 6-13 of the Account Opening Guide. *

*Please note:

- The List of Current directors and the List of Senior Persons is not required for entities directly listed on a stock exchange recognized by Bank of America.
- The percentage threshold for an entity to be treated as a subsidiary of a listed company is 51% share or more.

Requirements for subsidiaries of public and privately owned companies

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.

IMPORTANT NOTES:

1. Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.
2. For jurisdictions where we do not have a physical presence, we work with a number of banks with which we have made arrangements to enable us to provide such services to you. Your account with Bank of America will reside in the UK but provide access to local clearings in Poland.

¹Optional
²Listed on a stock exchange recognized by Bank of America
Note: Account offering for Poland does not occur via an in- country branch or entity of the Bank of America, but via our Bank of America extended coverage model.
AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.
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Portugal Account Opening

Banking Agreements/Requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by the company secretary, director, solicitor, lawyer, or notary public. All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .

¹Optional

²Listed on a stock exchange recognized by Bank of America

Note: Account offering for Portugal does not occur via an in-country branch or entity of the Bank of America, but via our Bank of America extended coverage model.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Portugal Account Opening

Banking Agreements/Requirements

Document	Description
Evidence of Legal Signers	<p>This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following:</p> <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the baseline AML/KYC documentation requirements on page 6-13 of the Account Opening Guide. *

*Please note:

- The List of Current directors and the List of Senior Persons is not required for entities directly listed on a stock exchange recognized by Bank of America.
- The percentage threshold for an entity to be treated as a subsidiary of a listed company is 51% share or more.

Requirements for subsidiaries of public and privately owned companies

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.

IMPORTANT NOTES:

1. Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.
2. For jurisdictions where we do not have a physical presence, we work with a number of banks with which we have made arrangements to enable us to provide such services to you. Your account with Bank of America will reside in the UK but provide access to local clearings in Portugal.

¹Optional

²Listed on a stock exchange recognized by Bank of America

Note: Account offering for Portugal does not occur via an in-country branch or entity of the Bank of America, but via our Bank of America extended coverage model.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Slovakia Account Opening

Banking Agreements/Requirements



Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by the company secretary, director, solicitor, lawyer, or notary public. All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .

¹Optional

²Listed on a stock exchange recognized by Bank of America

Note: Account offering for Slovakia does not occur via an in-country branch or entity of the Bank of America, but via our Bank of America extended coverage model.

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Slovakia Account Opening

Banking Agreements/Requirements

Document	Description
Evidence of Legal Signers	<p>This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following:</p> <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the baseline AML/KYC documentation requirements on page 6-13 of the Account Opening Guide. *

*Please note:

- The List of Current directors and the List of Senior Persons is not required for entities directly listed on a stock exchange recognized by Bank of America.
- The percentage threshold for an entity to be treated as a subsidiary of a listed company is 51% share or more.

Requirements for subsidiaries of public and privately owned companies

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.

IMPORTANT NOTES:

1. Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.
2. For jurisdictions where we do not have a physical presence, we work with a number of banks with which we have made arrangements to enable us to provide such services to you. Your account with Bank of America will reside in the UK but provide access to local clearings in Slovakia.

¹Optional

²Listed on a stock exchange recognized by Bank of America

Note: Account offering for Slovakia does not occur via an in-country branch or entity of the Bank of America, but via our Bank of America extended coverage model.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Spain Account Opening

Banking Agreements/Requirements



Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by the company secretary, director, Legal Representative, or notary public. All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Spanish Appendix to the GCAA	Appendix to the Global Client Account Agreement for accounts to be opened with Bank of America Spain Duly Executed by Authorized Signatory(s): Individual(s) authorized on the Board Resolution/Power of Attorney/Trade Register. A signed original is required.
Spanish Notarized Third-Party Authorization Letter	Third Party Authorization Letter must be notarized or accompanied by a notarized registered Power of Attorney raised in accordance with Spanish law supporting the delegation in the TPA. If you are unable to have the power notarized in Spain by a Spanish lawyer and notary, please refer to BofA so a possible alternative solution can be discussed. A signed original.
Signature Mandate	List of full names of authorized signatories along with sample signatures. Document to be signed by the Legal Representative(s) of the entity or equivalent who has authority to appoint other signatories.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.

²Listed on a stock exchange recognized by Bank of America

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Spain Account Opening

Banking Agreements/Requirements

Document	Description
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .
Fiscal Code/VAT Company Number	For Entities established in Spain: Pdf. copy of the letter issued by the Spanish tax authority confirming the fiscal code number (N.I.F.). For Entities established outside of Spain: Tax Identification Number is required. Pdf. copy of Non-resident declaration form or certificate of Tax issued by local country must be collected.
Non-resident declaration form or Non-resident tax certificate issued by your home country Tax Authorities certifying that you are resident and pay taxes in your respective country	For non-resident legal entities/legal entities with no permanent establishment in Spain.
Evidence of Legal Signers	<p>This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following:</p> <ul style="list-style-type: none"> - Trade Register issued within the last 90 days - Board Resolution - Power of Attorney <p>Note: Refer to "Legal Representative" of the AML/KYC section in next page for further details</p>

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all transactional or account signatories. Acceptable forms of identification documents are photocopies of valid passport or Government ID card (front and back), bearing a clear

signature and photo, containing full legal name, gender, date of birth, place of birth, residential address, ID number & Country of Nationality. Where the residential address is not listed on the aforementioned documents, a pdf. of a utility bill or landline telephone bill (not mobile phone) none of which are older than 3 months, will be accepted. Failing this, an originally signed self-declaration will be accepted. For Spanish citizens a valid National ID card is required. For Non-Spanish citizens resident in

Spain a Foreign Identification Number is required. A city of birth declaration is also required for all signers who are not Spanish citizens, if not stated on the ID.

²Listed on a stock exchange recognized by Bank of America

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Spain Account Opening

Banking Agreements/Requirements

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the minimum [AML/KYC documentation requirements](#) on page 8 of the Account Opening Guide. In addition, on the next two pages are the minimum requirements for accounts opened in Spain.

Requirements for subsidiaries of public and privately owned companies

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For

privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.

Note: Only a subset of jurisdictions can be considered as “equivalent” as defined in the Spanish AML regulations. Thus, where the on boarding entity is not based on one of the jurisdictions deemed as “equivalent” more documents may be required.

Document	Description
Certificate/Articles of Incorporation	<ul style="list-style-type: none">Trade register (<i>Registro Mercantil</i> extract for entities established in Spain) or equivalent document issued within the last 90 days ORA pdf. copy of the notarized and registered Articles/Certificate of Incorporation or equivalent document. The Certificate/Articles of Incorporation can be self-sourced from foreign registries (e.g. Certificate of Incorporation) in countries deemed equivalent (contact Bank of America for the list of countries).
Memorandum & Articles of Association or other governing documents	<p>Notarized and registered version of Memorandum & Articles of Association or other governing document is required - if cannot be sourced by Bank of America (self-sourcing only acceptable from countries deemed equivalent).</p> <p>Note: Corporate documents provided by the customer to be certified as true copy of the original by an independent authority i.e. public notary or government public official who is authorized to certify documents in their country. The Customer Legal Representative, Director or Company Secretary can also certify documents.</p>
Attestation Letter	Declaration letter signed by the Legal Representative or Director or Company Secretary of the entity confirming that the Trade Register and Memorandum & Articles of Association or other governing documents are still valid and current.

²Listed on a stock exchange recognized by Bank of America

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Spain Account Opening

Banking Agreements/Requirements

Document	Description
List of Directors or equivalent	<p>Pdf. copy of Trade Register (<i>Registro Mercantil</i> extract for entities established in Spain) or equivalent or notarized and/or registered article of incorporation or other corporate documents listing the appointed directors if directors not shown on Trade Register (for entities established in countries not deemed equivalent).</p> <p>Note: Corporate documents provided by the customer to be certified as true copy of the original by an independent authority i.e. public notary or government public official who is authorized to certify documents in their country. The Customer Legal Representative, Director or Company Secretary can also certify documents.</p>
<p>Legal Representatives:</p> <ul style="list-style-type: none"> • Signers of legal agreements with the Bank (e.g., GCAA/IAA, loan facility agreements etc.); and/or • Appoint transactional signatories to conduct transactions on the customer's account. 	<ul style="list-style-type: none"> • For Entities established in Spain: A pdf. copy of the official document verifying this designation and capacity (i.e. power of attorney or Board Resolution or equivalent) must be duly notarized and registered with <i>Registro Mercantil</i> (<i>Trade Register</i>). Alternatively, a PDF certified True Copy of Original of Trade Register extract, provided by the customer with the evidence of the appointment and capacity delegated can be accepted instead of having to collect the copy of the official document verifying their appointment and capacity (i.e. the notarized/registered Power of Attorney). If Trade Register extract can be self-sourced then a pdf. copy is sufficient. • For Entities established outside of Spain: A pdf. copy of the official document (i.e. power of attorney or board resolution) verifying this designation and capacity must be duly notarized in the local country where the Entity is incorporated and legalized or bearing the Apostille of the Hague Stamp.
Signatories / Transactional Signers	<ul style="list-style-type: none"> • For Entities established in Spain: A pdf. copy of the official document verifying this designation and capacity (i.e. power of attorney or Board Resolution or equivalent) must be duly notarized and registered with <i>Registro Mercantil</i> (<i>Trade Register</i>). Alternatively, A pdf. certified True Copy of Original of Trade Register extract, provided by the customer with the evidence of the appointment and capacity delegated can be accepted instead of having to collect the copy of the official document verifying their appointment and capacity (i.e. the notarized/registered Power of Attorney). If Trade Register extract can be self-sourced then a pdf. copy is sufficient. • For Entities established outside of Spain: A pdf. copy of the official document (i.e. power of attorney or board resolution) verifying this designation and capacity must be duly notarized in the local country where the Entity is incorporated and legalized or bearing the Apostille of the Hague Stamp.
Ultimate Beneficial Owners	An original signed confirmation letter from client's legal representative (i.e. director of the client itself) or Corporate Secretary must be provided identifying all Ultimate Beneficiary Owners.

²Listed on a stock exchange recognized by Bank of America

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Spain Account Opening

Banking Agreements/Requirements

Document	Description
Ownership Structure	<ul style="list-style-type: none">• A pdf. copy of Organization Chart or Ownership Letter showing all layers of intermediate ownership and control up to the ultimate beneficial owner(s). The document must be dated within 12 months and signed by the Legal Representative (i.e. Director) or by the Company Secretary of the onboarding entity.• For majority-owned (50%+1 share) subsidiaries of companies listed on EU or equivalent third countries' stock exchanges, the latest audited annual report dated within the last 12 months is acceptable in lieu of the Organization Chart or Ownership Letter.
Verification of Identity and country of residence of Legal Representatives, authorized signatories, and Ultimate Beneficial Owners.	<ul style="list-style-type: none">• Certified true copy of a valid ID document (showing date of birth, city of birth, document type, document number, issuance date, country of nationality, country, and place of issuance);• A pdf. of self-declaration letter confirming the country of residence or• A pdf. copy of a letter confirming the country of residence, signed by authorized person of the Company dated within the last 12 months. Required documentation may differ based on country of nationality of the individual.• Driving license is not an acceptable proof of identification and cannot be used for country of residence.<ul style="list-style-type: none">- City of birth is not required for Ultimate Beneficial Owner.- Above mentioned documents to be certified by the Legal Representative or Company Secretary of the onboarding entity or a BAC Employee (only if original seen) or by an independent authority i.e. public notary or government public official who is authorized to certify documents in their country. <p>Note:</p> <ul style="list-style-type: none">- Required documentation may differ based on country of nationality of the individual.- Driving license is not an acceptable proof of identification and cannot be used for country of residence.- City of birth is not required for Ultimate Beneficial Owner.- Above mentioned documents to be certified by the Legal Representative or Company Secretary of the onboarding entity or a BAC Employee (only if original seen) or by an independent authority i.e. public notary or government public official who is authorized to certify documents in their country.

IMPORTANT NOTE:

Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.

²Listed on a stock exchange recognized by Bank of America

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Sweden Account Opening

Banking Agreements/Requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by the company secretary, director, solicitor, lawyer, or notary public. All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .

¹Optional

²Listed on a stock exchange recognized by Bank of America

³Account offering for Sweden does not occur via Bank of America Europe, Stockholm Branch, but via our Bank of America extended coverage model
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Sweden Account Opening

Banking Agreements/Requirements

Document	Description
Evidence of Legal Signers	<p>This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following:</p> <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the baseline AML/KYC documentation requirements on page 6-13 of the Account Opening Guide. *

*Please note:

- The List of Current directors and the List of Senior Persons is not required for entities directly listed on a stock exchange recognized by Bank of America.
- The percentage threshold for an entity to be treated as a subsidiary of a listed company is 51% share or more.

Requirements for subsidiaries of public and privately owned companies

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.

IMPORTANT NOTES³:

Requirements are subject to change, your Implementation Advisor will provide you with a tailored and current documentation requirement list based on your company details including country of incorporation (if not incorporated in United Kingdom), type of entity and ownership (public or private). This list will also include any additional country requirements.

For jurisdictions where we do not have a physical presence, we work with a number of banks with which we have made arrangements to enable us to provide such services to you. Your account with Bank of America will reside in the UK but provide access to local clearings in Sweden.

¹Optional

²Listed on a stock exchange recognized by Bank of America

³Account offering for Sweden does not occur via Bank of America Europe, Stockholm Branch, but via our Bank of America extended coverage model. AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures, and local regulatory laws, which are subject to change from time to time.

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Switzerland Account Opening

Banking Agreements/Requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Legal agreements are to be signed in accordance with signature rules that can be found in the commercial register/board resolution. Passport copies of the signers of these agreements need to be certified by notary public. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility.

Legal and operational documents

Document	Description
Global Client Account Agreement (GCAA)	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorized by Board Resolution or by legal representative(s) named on the Trade Register. See here for more detail.
Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .

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Switzerland Account Opening

Banking Agreements/Requirements

Document	Description
Valid passport/national ID card for signer (Zurich).	Valid passport or national ID card bearing clear signature and photo for signature verification purpose.
Evidence of Legal Signers	<p>This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following:</p> <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Forms of identification documents must be certified copies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the baseline AML/KYC documentation requirements on page 6-13 of the Account Opening Guide.

*Please note:

- The List of Current directors and the List of Senior Persons is not required for entities directly listed on a stock exchange recognized by Bank of America.
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For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation on page 8 of the Account Opening Guide.

IMPORTANT NOTE:

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United Kingdom Account Opening

Banking Agreements/Requirements



Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.

Certification

Documents must be certified by the company secretary, director, solicitor, lawyer or notary public. All signatures must be original. Most documents may now be electronically signed. [Electronic signing](#) is available on CashPro® online, the CashPro® app or through email and a browser – allows one or many authorized signers to digitally review, sign, and return completed documents to the Bank. Please check with your Bank of America contact to confirm document and jurisdiction eligibility

Legal and operational documents

Document	Description
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Third Party Authorization letter (TPA) ¹	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf.
Signature Mandate	List of full names of authorized signatories along with sample signatures.
Common Reporting Standard (CRS) Form	Regulations based on the OECD Common Reporting Standard (CRS) require Financial Institutions, including affiliates of Bank of America Corporation (BAC), to collect a CRS self-Certification form from clients prior to account opening.
W-9 or relevant W-8 Tax Form	Please complete and provide the relevant tax form applicable to you, declaring if you are eligible to declare tax to the IRS. To obtain the necessary form please refer to your Tax Advisor and/or visit the below website for further information: https://www.irs.gov/forms-instructions .

¹Optional

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United Kingdom Account Opening

Banking Agreements/Requirements

Document	Description
Evidence of Legal Signers	<p>This is required to evidence the authority of the individuals who are acting on behalf of the company to open accounts. Depending on the country of incorporation, we can accept one of the following:</p> <ul style="list-style-type: none">- Trade Register issued within the last 90 days- Board Resolution- Power of Attorney

Verification of legal and account signatories

We are required to verify the signatories to the GCAA, Third Party Authorization Letter, Signature List, individual certifying a board resolution or other documents, and all authorized manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-money laundering (AML)/Know Your Customer (KYC) documents

For accounts opened in EMEA, refer to the baseline AML/KYC documentation requirements on page 6-13 of the Account Opening Guide. *

*Please note:

- The List of Current directors and the List of Senior Persons is not required for entities directly listed on a stock exchange recognized by Bank of America.
- The percentage threshold for an entity to be treated as a subsidiary of a listed company is 51% share or more.

Requirements for subsidiaries of public and privately owned companies

For public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation. Refer to the baseline EMEA AML/KYC documentation requirements on page 8 of the Account Opening Guide.

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