

**List of documents necessary for opening a settlement account
and/or a deposit account for legal entities that are the residents of the Russian Federation**

Document name	Comments and requirements for the execution of documents
1. Constituent documents	
<p>1.1. The current Articles of Association and all amendments thereto, registered in the prescribed manner - <u>for legal entities of any legal form, except for general partnerships and limited partnerships.</u></p>	<p>The Articles of Association/Memorandum of Association/amendments thereto received from the registration authority (Federal Tax Service) in hard copy shall contain the appropriate mark of the registration authority.</p> <p>The documents shall be submitted in the form of:</p> <p>a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank;</p> <p>b) a copy certified by the registration authority (Federal Tax Service) issuing the original document;</p> <p>c) the notarized copy;</p> <p>d) a copy certified by a legal entity with the original submitted to the Bank;</p> <p>e) a paper document containing a notary public's certification that the paper document is equivalent to the document in electronic form.</p>
<p>1.2. The current Memorandum of Association and all amendments thereto, registered in the prescribed manner - for general partnerships and limited partnerships.</p>	<p>The documents shall be submitted in the form of:</p> <p>a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank;</p> <p>b) a copy certified by the registration authority (Federal Tax Service) issuing the original document;</p> <p>c) the notarized copy;</p> <p>d) a copy certified by a legal entity with the original submitted to the Bank;</p> <p>e) a paper document containing a notary public's certification that the paper document is equivalent to the document in electronic form.</p>
2. Documents confirming registration	
<p>2.1. Licenses (permits), issued to a legal entity in accordance with the procedure established by the legislation of the Russian Federation for the activities subject to licensing, if these licenses (permits) are directly related to the Customer's legal capacity to enter into a relevant Bank account agreement.</p>	<p>The documents shall be submitted in the form of:</p> <p>a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank;</p> <p>b) the notarized copy;</p> <p>c) a copy certified by a legal entity with the original submitted to the Bank.</p>
<p>2.2. Documents of title for the use of the premises: Premises rental agreement (sublease) (accompanied by all annexes) and / or certificate of title for the premises provided by the owner. Instead of a certificate of title, the Customer shall be entitled to provide an extract from the Unified State Register of Rights to Immovable Property and Transactions Therewith. Documents are provided if the actual location of the sole executive body differs from the that of state registration of the Customer</p>	<p>The documents shall be submitted in the form of:</p> <p>a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank;</p> <p>b) the notarized copy;</p> <p>c) a copy certified by a legal entity with the original submitted to the Bank.</p>
3. Other documents	
3.1. Sample signatures and seal card	
<p>There is no need for its provision if the Customer uses an equivalent of a manual signature to dispose of funds held on the Customer's Account.</p>	<p>The document shall be submitted in the form of:</p> <p>a) notarized original;</p> <p>b) original issued by the Bank and certified by an authorized employee of the Bank.</p>
3.2. Documents confirming the authority of the persons indicated in the sample signatures and seal card (Resolution/Protocol for the sole executive body; Appointment order for other persons)	
<p>A document (Order and/or Power of Attorney) granting the relevant person the right to sign financial and payment documents is also required in relation to persons other than the head. In these documents, it may be additionally indicated that a person has the right to sign electronic payment (settlement) documents in terms of using the remote banking system.</p>	<p>The documents shall be submitted in the form of:</p> <p>a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank;</p> <p>b) the notarized copy;</p> <p>c) a copy certified by a legal entity with the original submitted to the Bank</p>
3.3. Identity documents of the persons specified in the sample	
<p>Joint-stock company commercial bank "Solidarnost" 90, Kuibyshev street, Samara, Russia, 443099 8 800 700 9220, info@solid.ru, www.solid.ru TIN 6316028910 BIC 043601706</p>	<p>The documents shall be submitted in the form of:</p>

signatures and seal card.

- a) the original when the owners of identity documents appear in person for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank;
- b) the notarized copy.

3.4. Data on the financial status (copies of the annual financial statements (**balance sheet**, statement of financial results), and (or) a **copy of the annual (or quarterly) tax return** with or without the tax authority's acknowledgment, or a copy of the certified mail receipt with an enclosure list (if sent by mail), or a copy of the confirmation of sending on paper (if sent in electronic form);

and (or) a **copy of the auditor's report on the annual report for the past year**, which confirms the reliability of the financial (accounting) statements and compliance of the accounting procedure with the legislation of the Russian Federation;

and (or) a **certificate of performance** by the taxpayer (payer of fees, tax agent) of the **obligation to pay taxes, fees, penalties, fines** issued by the tax authority (no more than 30 calendar days as of the date of the Account opening);

and (or) **data on the absence of insolvency (bankruptcy) proceedings against a legal entity, effective judicial awards declaring it insolvent (bankrupt), or liquidation procedures as of the date of submission of documents to the lender;**

and (or) **information on the absence of default in execution of the financial obligations by a legal entity due to a lack of funds in bank accounts;**

and (or) **data on a legal entity** rating published on the Internet on the websites of international rating agencies ("Standard & Poor's", "Fitch-Ratings", "Moody's Investors Service", and others) and national rating agencies).

3.5. The **Power of Attorney for the account opening**, entering into a Bank account agreement if the agreement is executed by a person which is not the sole executive body of a legal entity.

The balance sheet/tax return shall be provided in one of the forms specified in clause 3.3.

The auditor's report shall be provided in the form of:

- a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank;
- b) a copy certified by a legal entity with the original submitted to the Bank.

Certificates/letters of confirmation/lack of information - the original document.

The document shall be submitted in the form of:

- a) the original document;
- b) the notarized copy.

A Power of Attorney issued by way of substitution shall be notarized, except for cases of power of attorney issued by legal entities, heads of branches and representative offices of legal entities.

3.6. **Information on business reputation, reviews** in any written form about the legal entity of other customers of Solidarnost CB JSC that have business relations with it;

and (or) **reviews** (in any written form, if possible) **from other lenders** which rendered services to the legal entity previously with information from these lenders on the assessment of the business reputation of this legal entity). In some cases, from other contractors of the Customer.

Letters of appreciation, diplomas, documents confirming sponsorship, as well as participation in charity events, etc. may be provided.

In the absence of a recall, a letter of guarantee indicating the date of its transfer to the Bank

3.7. **Questionnaire of a customer which is a legal entity** accompanied by the annexes and **the questionnaire of a person authorized to manage the Account**

The document shall be submitted in the form of the original document

The document is issued by the Bank

3.8. **Agreement on the number and combination of signatures**

The document is issued by the Bank

3.9. **Statement of accession to the Account Management Rules.**

The document is issued by the Bank

The list of the required documents may be adjusted depending on the situation and the provisions of the constituent documents of the Customer which is a legal entity

In particular, if, according to the constituent documents of the Customer, the head is elected by the board of directors (supervisory board) or other authorized body, the Bank shall be entitled to request the minutes / resolution of the general meeting of shareholders on the appointment of members of the board of directors (supervisory board) or other authorized body.

In case of the settlement account opening for a legal entity whose period of activity does not exceed three months from the date of its registration, the organization shall provide a **letter of guarantee** signed by the head stating that it **undertakes** to submit the required documents to the Bank immediately after the first balance sheet or tax report is submitted, **as well as** a planned activity letter from the Customer INSTEAD of the documents specified in clauses 3.4 and 3.6 of this list (see Annex No. 17).

When establishing information about the beneficial owner, the Customer shall fill in an Annex to the Bank's Customer Application Form (about the beneficial owner). The data on the beneficial owners can be drawn up in the form of a drawn scheme signed and sealed by the Customer's head indicating the date of submission of the document to the Bank.

The scheme shall be drawn up on an A4 sheet signed and sealed by the Customer's head indicating the date of submission of the document to the Bank.

Additional documents provided by an autonomous subdivision (branch / representative office) of a legal entity which is a resident of the Russian Federation

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| <p>1.1. Regulation on an autonomous subdivision of a legal entity</p> | <p>The document shall be submitted in the form of:</p> <ul style="list-style-type: none">a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank;b) the notarized copy;c) a copy certified by a legal entity with the original submitted to the Bank. |
| <p>1.2. Resolution (order/ decree / minutes) of the authorized body on the establishment of an autonomous subdivision (branch/representative office).</p> | <p>The documents shall be submitted in the form of:</p> <ul style="list-style-type: none">a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank;b) the notarized copy;c) a copy certified by a legal entity with the original submitted to the Bank. |
| <p>1.3. A document confirming the registration of a legal entity at the location of its autonomous subdivision (notification of registration with a tax authority).</p> | <p>The documents shall be submitted in the form of:</p> <ul style="list-style-type: none">a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank;b) the notarized copy;c) a copy certified by a legal entity with the original submitted to the Bank.d) a paper document containing a notary public's certification that the paper document is equivalent to the document in electronic form. |
| <p>1.4. Documents confirming the authority of the head of the Customer's autonomous subdivision</p> | <p>The documents shall be submitted in the form of:</p> <ul style="list-style-type: none">a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank;b) the notarized copy;c) a copy certified by a legal entity with the original submitted to the Bank. |

Additional documents provided for opening a special Bank account of the debtor (if the debtor is subject to bankruptcy procedure under the Federal law No. 127-Φ3 dated October 26, 2002 "On insolvency (bankruptcy)").

Document name	Comments and requirements for the execution of documents
<p>1. Judicial act on the implementation of one of the bankruptcy procedures (supervision, financial restructuring, external control, bankruptcy proceedings) in relation to the debtor)</p> <p>2. Judicial act on approval of the insolvency receiver within the relevant bankruptcy procedure in relation of:</p> <ul style="list-style-type: none"> - the interim manager - within the supervision procedure; - the rehabilitation receiver – within the financial restructuring procedure; - the external manager – within the external control procedure; - the bankruptcy receiver – within the bankruptcy procedure. <p>In accordance with clause 2, article 96 of the Federal Law "On insolvency (bankruptcy)", the court of arbitration shall entrust the person acting as an interim manager, rehabilitation receiver, or bankruptcy receiver of the debtor with duties and rights of the external manager established by the Federal Law except for drawing up an external administration plan. If the rights of an external manager are imposed on a person specified in clause 2 of article 96 of the Federal Law "On insolvency (bankruptcy)", the Bank shall be provided with a relevant judicial act.</p> <p>3. Sample signatures and seal card indicating the external manager/bankruptcy receiver or other person authorized by it.</p>	<p>The document is provided in the form of a copy that can be certified by:</p> <ul style="list-style-type: none"> a) the notary public; b) the court. <p>If the Customer does not have legal acts on paper, the Bank shall print them from the official website of the Supreme Arbitration Court of the Russian Federation in online service "Electronic justice" - http://kad.arbitr.ru/ / judicial acts that are certified by an authorized employee of the Bank.</p> <p>The document shall be submitted in the form of:</p> <ul style="list-style-type: none"> a) notarized original; b) original issued by the Bank and certified by an authorized employee of the Bank. <p>The document shall be provided instead of that specified in clause 3.1 of Annex No.1.</p> <p>The documents shall be submitted in the form of:</p> <ul style="list-style-type: none"> a) the original when the owners of identity documents appear in person for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank; b) the notarized copy. <p>The document shall be provided instead of that specified in clause 3.4 of Annex No.1.</p> <p>The document is provided in the form of a copy that can be certified by:</p> <ul style="list-style-type: none"> a) the notary public; b) the court. <p>If the Customer does not have legal acts on paper, the Bank shall print them from the official website of the Supreme Arbitration Court of the Russian Federation in online service "Electronic justice" - http://kad.arbitr.ru/ / judicial acts that are certified by an authorized employee of the Bank.</p>
<p>4. Identity document of an external manager/bankruptcy receiver or other person authorized by it.</p>	<p>The document shall be provided instead of that specified in clause 3.1 of Annex No.1.</p> <p>The documents shall be submitted in the form of:</p> <ul style="list-style-type: none"> a) the original when the owners of identity documents appear in person for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank; b) the notarized copy. <p>The document shall be provided instead of that specified in clause 3.4 of Annex No.1.</p>
<p>5. A judicial act on the application of the relevant provisions of the Federal Law "On insolvency (bankruptcy)" to the debtor, establishing the features of bankruptcy of certain categories of debtors if the debtor belongs to a special category of debtors which are the legal entities within the Federal Law "On insolvency (bankruptcy)"</p>	<p>The document is provided in the form of a copy that can be certified by:</p> <ul style="list-style-type: none"> a) the notary public; b) the court. <p>If the Customer does not have legal acts on paper, the Bank shall print them from the official website of the Supreme Arbitration Court of the Russian Federation in online service "Electronic justice" - http://kad.arbitr.ru/ / judicial acts that are certified by an authorized employee of the Bank.</p>

If the customer is subject to the external control or bankruptcy proceedings, the authority of its head as well as the power of attorney issued by him shall no longer be valid. In the external control or bankruptcy procedure, the functions of the Customer's head shall be performed by an external manager or a bankruptcy receiver. Therefore, if the Customer is in the process of external control or bankruptcy proceedings, the provisions of this Annex relating to the sole executive body shall be applied taking into account the above features.

Additional documents required for opening a separate Bank account for settlements on transactions related to the trust management of a mutual investment fund / a transit Bank account intended for crediting funds transferred to pay for investment units of a mutual investment fund

For Management company:

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| <p>3.3. Rules of trust management of a mutual investment fund (as amended) registered by the Bank of Russia (the Federal Financial Markets Service of Russia, if registered before September 01, 2013).</p> | <p>The documents shall be submitted in the form of:</p> <ul style="list-style-type: none"> a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank; b) the notarized copy; c) a copy certified by a legal entity with the original submitted to the Bank. |
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For specialized custodian:

Document name	Comments and requirements for the execution of documents
<p>1. Documents specified in the master list of documents for opening an account</p>	<p>The procedure for drawing up documents is similar to that specified for the Management company, <u>except for</u> a sample signatures and seal card, which shall be certified only by a notary public.</p>
<p>2. License for the activity of a specialized custodian of the mutual investment funds.</p>	<p>The document shall be submitted in the form of:</p> <ul style="list-style-type: none"> a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank; b) the notarized copy; c) a copy certified by a legal entity with the original submitted to the Bank.
<p>3. The contract between the Management company and the Specialized custodian (extract from the Contract) for the activities of a Specialized custodian.</p>	<p>The document shall be submitted in the form of:</p> <ul style="list-style-type: none"> a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank; b) the notarized copy; c) a copy certified by a legal entity with the original submitted to the Bank.

Additional documents required for opening a special Bank account by a paying agent, Bank paying agent, supplier.

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| <p>3.4. Contract for the implementation of activities for accepting payments from individuals.</p> <p>In case of the Account opening for a bank paying subagent, the submission of the Contract executed by a Bank Paying Agent and the Bank is <u>mandatory</u>.</p> | <p>The documents shall be submitted in the form of:</p> <ul style="list-style-type: none"> a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank; b) the notarized copy; c) a copy certified by a legal entity with the original submitted to the Bank. |
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