

List of Documents Required for Opening a Settlement Account and/or Deposit Account for Non-Resident Legal Entities that Do Not Have a Branch or a Representative Office in the Russian Federation

Document Name	Comments and Requirements for Execution of Documents ⁱ
1. Constituent documentsⁱⁱ	
1.1. Effective Articles of Association or any documents of a similar nature	The documents shall be submitted in the form of: a) an original document for the subsequent production of its copy and certification thereof by the authorised Bank's employee; b) a copy certified by the competent body that issued the original document; c) a notarised copy; d) a copy certified by the legal entity, with the original document submitted to the Bank.
1.2. Effective Memorandum of Association (if any)	
2. Documents certifying the registration	
2.1. Document certifying the state registration of the legal entity (Certificate of State Registration, or extract from the Commercial Register ⁱⁱⁱ , or Certificate of Incorporation); - any other documents that determine the legal status of the non-resident legal entity in accordance with the laws of its host country, in particular, documents certifying its state registration.	The documents shall be submitted in the form of: a) an original document for the subsequent production of its copy and certification thereof by the authorised Bank's employee; b) a notarised copy; c) a copy certified by the legal entity, with the original document submitted to the Bank.
2.2. Tax Registration Certificate	
2.3. Licenses (authorisations)^{iv} to engage in any activities subject to licensing issued to the non-resident legal entity in the procedure prescribed by the laws of the Russian Federation, where such licenses (authorisations) have a direct link with the customer's legal capacity to enter into a bank account agreement of the corresponding type.	
3. Other documents	
3.1. Card containing specimen signatures of persons authorised to dispose of the account and the non-resident legal entity's seal impression (if any)	The document shall be submitted in the form of: a) a notarised original document
3.2. Documents certifying the powers of persons specified in the specimen signature and seal impression card, as well as of the single-member executive body of the legal entity (where such person is absent from the specimen signature and seal impression card) (Resolution/Minutes/Order/Power of Attorney, etc.)	The documents shall be submitted in the form of: a) an original document for the subsequent production of its copy and certification thereof by the authorised Bank's employee; b) a notarised copy; c) a copy certified by the legal entity, with the original document submitted to the Bank.
3.3. Information (documents) on the financial standing (copies of annual accounting statements (balance sheet , profit and loss statement), and/or copy of the annual (or quarterly) tax return with the tax authority's marks on its acceptance, or without such mark and supported by <u>either</u> a copy of the receipt confirming the dispatch of the registered mail with a list of enclosures (if sent by mail), <u>or</u> a copy of the acknowledgement of dispatch on paper media (if transmitted electronically); and/or a copy of the audit report on the annual report for the past year certifying the accuracy of the financial (accounting) statements and compliance of the procedure for keeping accounting records with the laws of the Russian	The balance sheet/audit report shall be submitted in either form as provided in Clause 3.3. The audit report shall be submitted in the form of: a) an original document for the subsequent production of its copy and certification thereof by the authorised Bank's employee; b) a copy certified by the legal entity, with the original document submitted to the Bank. Statements / confirmation letters / letters on the non-availability of information – original documents.

Federation;

and/or **statement of compliance** by the taxpayer (payer of levies, tax agent) with its duty to pay taxes, levies, penalties and fines issued by the tax authority (no sooner than 30 calendar days before the Account opening date);

and/or **information on the non-availability of any insolvency (bankruptcy) proceedings**, effective decisions of judicial authorities to declare the legal entity insolvent (bankrupt), or **liquidation procedures** with respect to the legal entity, as at the date of filing the documents to the credit institution;

and/or **information on the non-availability of payment defaults** by the legal entity **due to the lack of funds on its bank accounts**;

and/or **data on legal entity's ratings** available online on the websites of international rating agencies (Standard & Poor's, Fitch-Ratings, "Moody's Investors Service, etc.) and national rating agencies).

3.4. Identification documents of persons specified in the specimen signature and seal impression card

If a person specified in the card and legally staying in the Russian Federation is a foreign citizen, additional documents to be submitted include his/her migration card and/or the document certifying the right of a foreign citizen or a stateless person to stay (reside) in Russia, where the availability of such documents is provided by the laws of the Russian Federation¹.

3.5. Reference letters drawn up in any form from **Russian or foreign entities** (in any written format that enables their receipt), which the non-resident legal entities have civil relations with;

and/or **feedback** (in any written format that enables their receipt) **from other credit institutions**, which previously serviced the non-resident legal entity, with information from such credit institutions on their assessment of business reputation of such legal entity.

3.6. Power of Attorney for opening the account, entering into a bank account agreement, where the agreement is being entered into by the person not being the single-member executive body of the management company.

3.7. Corporate Customer Questionnaire with appendices, **Questionnaire of the Person Authorised to Dispose of the Account**, as well as **Additional Information on the Customer** (information about its beneficial owners)

3.8. Self-certification form for identification of tax residents of foreign states for corporate customers, their beneficiaries and/or persons having direct or indirect control of them:

- if a customer is a taxpayer subject to the Foreign Account Tax Compliance Act (FATCA), it is necessary to provide the Bank with documents certifying the status of a foreign taxpayer (Form W-9);
- if a customer is not a taxpayer subject to the Foreign Account Tax Compliance Act (FATCA), it is necessary to provide the Bank with documents (W-8BEN-E) and/or information certifying that the customer is not a taxpayer of a foreign state, in the IRS form.

3.9. Addendum on the Number and Combination of Signatures

3.10. Application for Accession to the Account Operating Rules

The documents shall be submitted in the form of:

- a) subject to personal attendance by owners of identification documents, an original document for the subsequent production of its copy and certification thereof by the authorised Bank's employee;
- b) a notarised copy

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

The document shall be submitted in the form of:

- a) an original documents;
- b) a notarised copy.

The document shall be issued by the Bank

The self-certification form shall be issued by the Bank. Any other documents shall be submitted in the form of an original document

The document shall be issued by the Bank

The document shall be issued by the Bank

Additional Documents Required for Opening a Settlement Account and/or Deposit Account for Non-Resident Legal Entities that Have a Branch or a Representative Office in the Russian Federation

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| <ol style="list-style-type: none"> 1. Branch (Representative Office) Regulations 2. For representative offices — Authorisation to Establish a Representative Office in the Russian Federation, Certificate of Registration of the Representative Office with the State Register 3. For branches — Certificate of Accreditation and Registration of the Branch with the State Register 4. Documents certifying the powers of the head of the branch (representative office) | <p>The documents shall be submitted in the form of:</p> <ol style="list-style-type: none"> a) an original document for the subsequent production of its copy and certification thereof by the authorised Bank's employee; b) a copy certified by the competent body that issued the original document; c) a notarised copy. |
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The list of documents required may be adjusted depending on the circumstances and the provisions of constituent documents of the corporate customer

Documents of non-resident legal entities executed (produced) in a foreign state must be legalised by the embassy (consulate) of the Russian Federation abroad and submitted to the Bank accompanied by their notarised translation into Russian. For residents of state parties to the Hague Convention 1961 (Convention Abolishing the Requirement of Legalisation for Foreign Public Documents), the requirement for legalisation of documents submitted to the Bank is replaced by the requirement for apostilisation:

States that acceded to the Hague Convention

Australia	Venezuela	(Republic of) Korea	Paraguay	Uruguay
Austria	Germany	Costa Rica	Peru	Finland
Azerbaijan	Greece	Latvia	Poland	France
Albania	Georgia	Lithuania	Portugal	Croatia
Andorra	Denmark	Luxembourg	Romania	Montenegro
Argentina	Israel	Mauritius	Serbia	Czech Republic
Armenia	India	Malta	Slovakia	Switzerland
Belarus	Ireland	Mexico	Slovenia	Sweden
Belgium	Iceland	Monaco	United Kingdom of Great Britain and Northern Ireland	Ecuador
Bulgaria	Spain	Netherlands	United States of America	Estonia
Bosnia and Herzegovina	Italy	New Zealand	Surinam	South Africa
Former Yugoslav Republic of Macedonia	Cyprus	Norway	Turkey	Japan
Hungary	China	Panama	Ukraine	
Antigua and Barbuda	Honduras	Liberia	Cook Islands	Saint Kitts and Nevis
Bahamas	Grenada	Liechtenstein	Republic of Moldova	Saint Lucia
Barbados	Dominica	Malawi	Salvador	Tajikistan
Bahrain	Dominican Republic	Marshall Islands	Samoa	Tonga
Belize	Cabo Verde	Mongolia	San Marino	Trinidad and Tobago
Botswana	Kazakhstan	Namibia	São Tomé and Príncipe	Uzbekistan
Brunei Darussalam	Columbia	Nicaragua	Swaziland	Fiji
Burundi	Kyrgyzstan	Niue	Seychelles	
Vanuatu	Lesotho	Oman	Saint Vincent and the Grenadines	

^{i i} A foreign citizen legally staying in the Russian Federation must provide the following documents (subject to personal attendance by the foreign citizen, in the form of an original document for the subsequent production of its copy and certification thereof by the authorised Bank's employee, or in the form of a notarised copy):

- permanent / temporary residence permit, or visa (save where visa-free entry into the Russian Federation is available), and/or migration card (on 1 January 2005, a new migration card form was brought into effect; migration cards issued before 1 January 2005 shall be as valid as new migration cards and shall not be subject to exchange for new migration cards (Decree of the Government of the Russian Federation No. 143 dated 16 August 2004), or any other documents certifying the right of a foreign citizen to stay (reside) in the Russian Federation provided by a federal law or an international treaty with the Russian Federation;
- identification document;
- document certifying the registration at the place of residence / place of stay;
- taxpayer's identification number (if any).

A migration card must not be presented by:

- heads of foreign states, heads of governments of foreign states, members of parliamentary and government delegations, heads of international organisations entering the Russian Federation and/or the Republic of Belarus at the invitation of governmental authorities of the Russian Federation and/or the Republic of Belarus, as well as their family members and accompanying persons;
- heads of diplomatic missions and heads of consular institutions of foreign states in the Russian Federation and/or the Republic of Belarus, employees of diplomatic missions and employees of consular institutions of foreign states in the Russian Federation and/or the Republic of Belarus, as well as their family members that reside jointly with the above mentioned persons;
- officials of international organisations, officials of representative offices of such organisations in the Russian Federation and/or the Republic of Belarus, officials of international organisations entering the Russian Federation and/or the Republic of Belarus for a working visit and enjoying diplomatic privileges and immunities in accordance with the international treaty with the Russian Federation and/or the Republic of Belarus that have headquarters in the Russian Federation and/or the Republic of Belarus, as well as their family members that reside jointly with the above mentioned persons;
- crew members of military aircraft, crew members of civil aircraft when located at airports, crew members of trains engaged in the international traffic when located at stations, and crew members of motor vehicles engaged in international transportation via set routes.

A migration card may not be presented, if a permanent / temporary Russian Federation residence permit is available.

Citizens of the Republic of Belarus must not present migration cards.

Documents on paper media executed in a foreign state shall be mandatorily legalised at the embassy (consulate) of the Russian Federation in the foreign state, where the non-resident legal entity is incorporated, or at the embassy (consulate) of the foreign state, where the non-resident legal entity is incorporated, in the Russian Federation.

The documents are not subject to legalisation if executed in:

- state parties to the Convention on Legal Assistance and Legal Relations in Civil, Family and Criminal Matters (Minsk, 22 January 1993) (as of today, the state parties to the Convention, in addition to Russia, also include Azerbaijan, Armenia, Belarus, Georgia, Kazakhstan, Kyrgyzstan, Moldova, Turkmenistan, Tajikistan, Uzbekistan and Ukraine);
- state parties to the Hague Convention Abolishing the Requirement of Legalisation for Foreign Public Documents 1961 (subject to an apostille put down on the document itself, or on a separate sheet to be bound with such document by the competent authority of the foreign state in accordance with the Convention requirements);
- states that have bilateral treaties for legal assistance executed with Russia.

All documents drawn up in a foreign language must be accompanied with their notarised translations into Russian (including translations of seals, stamps, apostilles, etc.) (bound with the document being translated).

ⁱⁱ For non-resident legal entities incorporated in the Republic of Cyprus, the British Virgin Islands and the Republic of Seychelles, a statement on the date of registration of the latest revision of their constituent documents and all amendments thereto or non-availability of such amendments shall be issued:

- in the Republic of Cyprus – by the corporate secretary of the non-resident legal entity;
- in the British Virgin Islands – by the registered agent being the nominee founder of the non-resident legal entity;
- in the Republic of Seychelles – by the management body of the non-resident legal entity authorised to make transactions in accordance with the constituent documents of the legal entity.

ⁱⁱⁱ For non-resident legal entities incorporated in the Republic of Cyprus, instead of an extract from the Commercial Register of the country of incorporation, the following shall be provided:

- a. Certificate of Shareholders of the Company as at the current date;
- b. Certificate of Directors and Secretary as at the current date;
- c. Certificate of Registered Office as at the current date.

For non-resident legal entities incorporated in the British Virgin Islands and the Republic of Seychelles, no extract from the Commercial Register shall be submitted.

^{iv} List of states, for which the authorisation to open an account is required (applicable subject to the latest amendments and supplement to the treaties between the national banks and the Bank of Russia): Armenia (Authorisation of the Central Bank of Armenia); Belarus (Authorisation of the Bank of Belarus); Vietnam (Authorisation of the State Bank of Vietnam); Georgia (Authorisation of the National Bank of Georgia); Kazakhstan (Authorisation of the National Bank of the Republic of Kazakhstan); Lithuania (Authorisation of the Bank of Lithuania); Moldova (Authorisation of the National Bank of Moldova); Tajikistan (Authorisation of the National Bank of Tajikistan); Turkmenistan (Authorisation of the State Central Bank of Turkmenistan); Ukraine (Individual License of Bank of Ukraine); and Uzbekistan (Authorisation of the Central Bank of the Republic of Uzbekistan).