

I am aware of the fact that any changes of my own personal data or concerning the person of beneficial owner must be reported to KDB Bank Europe Ltd. within 5 working days after the changes, and the damages arising from the omission of such obligation shall be my burden.

Date:, 20.... year month day

Client signature

Fill-in Instructions for Declaration of Beneficial Owner

2 alternatives can be chosen by the client but anyway please note that CEO of the particular organization should be considered as beneficial owner when the company has no such a leader who covers any specific requirement listed in the AML Act.

1. The organization represented by me is a company (open joint stock company) introduced on regulated European markets (stock exchange) or on equivalent markets.

It should be chosen in case the client represents NOT him/herself, the cash deposited/withdrawn by him/her is NOT his/hers own cash and the representative of the organisation is an authorised person or just an agent. The cash in question belongs to the person, who is the beneficial owner, who can only be a natural person in all cases.

However, the organisation represented by him/her is a company introduced on regulated market (stock exchange) and according to the Act on the Prevention and Combating of Money Laundering and Sanctions Financing it does not have an individual beneficial owner.

The data table must be crossed; the document must be dated and signed.

2. The legal entity or the organization without legal entity represented by me, acts on behalf of the persons below as beneficial owners

It should be chosen in case the client represents NOT him/herself, the cash deposited/withdrawn by him/her is NOT his/hers own cash but acts as the representative of the organisation is an authorised person or has an authorization on mandate. This authorized person may act on behalf of a natural person (the personal data of this natural person must be written in the table) or may act on behalf of another organisation as well.

In case the commissioner is a legal entity or an organization without legal entity, the personal data of the beneficial owners of these entities must be written in the table.

For example:

If an employee of a real estate company takes a loan or terminate a contract of another legal person or unincorporated customers based on a commission order, then the beneficial owners (natural persons, in each case) according to AML Act of represented entity should be identified. (That is, there are between the direct or indirect individual beneficial owners such persons whose ownership share reaches 25% or a controlling influence or if no such persons exist than the CEO of the represented entity).

1/a	The heads of State, heads of government, ministers, secretary of State.
1/b	The members of parliaments.
1/c	The members of constitutional courts or of other high-level judicial bodies whose decisions are not subject to further appeal
1/d	The members of supreme The president and the members of courts of auditors or of the main decision-making body of central banks.
1/e	The ambassadors, chargés d'affaires and members of the armed forces with Senior Officer rank, General position and General rank;
1/f	The members of the administrative, management or supervisory bodies of State-owned enterprises.
2	Immediate family members or spouse of persons mentioned under point 1/a-f as per the description of immediate family member in Section 8:1. of the Hungarian Civil Code.
3/a	Any natural person who is known to have joint beneficial ownership of legal entities or legal arrangements, or any other close business relations, with a person referred to in point 1/a-f.
3/b	Any natural person who has sole beneficial ownership of a legal entity or legal arrangement which is known to have been set up for the benefit de facto of the person referred to in point 1/a-f.

The same politically exposed person category has to be marked by the former politically exposed person or his/her relative or well know acquaintance if the politically exposed person had one of the positions listed above within 1 year before this declaration.

Please fill in the table with data of the above mentioned persons, have the declaration signed and dated.