

# CUSTOMER DUE DILIGENCE



PRIVATE

[existing customer]

Danske Bank  
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According to the Act on Measures against Money Laundering and Terrorist (SFS2017:630) and Finansinspektionen's regulations (FFFS 2017:11), we must be knowledgeable about our customers and their banking transactions, and we therefore need to ask a few questions.

\_\_\_\_\_  
Name (fully name)

\_\_\_\_\_  
Social Security number

\_\_\_\_\_  
Address (street- and post address)

\_\_\_\_\_  
Telephone

*Your address must be verified with documents showing your name and address, and the document must not be older than 6 months. It can be a document from a public authority or an invoice from a state-, municipal-, or public utility company. The document is attached to this form.*

## Citizenship

Are you a Swedish citizen?

Yes  No

Do you have citizenship in other/several countries? If Yes, specify which.

No  Yes, specify which countries

## Are you a Politically Exposed Person (PEP)?

Do you currently have, or have you had in the past 18 months, any of the following high-level positions?

- No  Yes (if Yes, which position)?
- 1. Head of State or Government.
  - 2. Minister, vice minister or deputy minister
  - 3. Member of the Parliament or the European Parliament.
  - 4. Member of the board of a political party represented in the Parliament or the European Parliament.
  - 5. Judge of the Supreme Court, highest administrative court or other courts whose decisions can only be appealed in exceptional cases.
  - 6. High-ranking public official at auditing authorities, national auditors.
  - 7. Member of the Executive Board of the Central Bank.
  - 8. Ambassador, Head of Mission.
  - 9. Person who is a part of a state-owned enterprise's management, executive management or controlling body (in Sweden, this means companies where the state owns 50 percent or more).
  - 10. High-ranking officer in the armed forces (such as General, Lieutenant General, Major General, Admiral, Vice Admiral or Rear Admiral).
  - 11. Person who holds a position in the leadership of an international organization (board member, secretary general, etc.). An international organization refers to organizations established through formal political agreements between states and having the status of international treaties.

# CUSTOMER DUE DILIGENCE



PRIVATE  
(existing customer)

Are you a family member or a known associate of a person who has, or has had in the past 18 months, any of the above-mentioned high-level positions?

No  Yes

**Family member refers to:**

Spouse/registered partner, cohabitating partner, child and their spouse/registered partner or cohabitating partner and also parent.

**Known associate refers to:**

- A person who jointly with a PEP owns or otherwise has controlling influence over a company.
- A person who otherwise has or has had close ties with a PEP.
- A person who owns or exercises influence over a company actually established for the benefit of a PEP.
- A person who can perform financial transactions on behalf of a person in a politically exposed position – e.g. proxy holder.

*If you are a PEP, we may need to contact you with additional questions.*

**Expected use of Danske Bank**

Consider your needs and which of Danske Bank's products and services you plan to use as a customer. Indicate all areas that may be relevant. At least one option must be specified.

- Day-to-day financial activities**  
Salary account and other transactions account, debit card
- Loans and credits**  
Credit card, car loan and other loan except mortgage
- Living**  
Mortgage and insurance linked to your home
- Savings**  
Savings accounts of various types
- Investments**  
Purchase and sale of securities, funds, etc.
- Pension etc.**  
Pension savings, personal insurances e.g. life insurances

**Your main deposits**

Specify the origin of the money you will deposit into an account at Danske Bank and/or use to pay loans at Danske Bank over the next 12 months.

*Note! If "Other type of deposit" is filled in, "Comment" must be filled in with information about the origin of these funds.*

**Amount refers to post-tax deposits. Specify in increments of 10,000 SEK.**

- Salary and other allowances  
Amount: \_\_\_\_\_  Monthly  Quarterly  Half yearly  Yearly
- Pension  
Amount: \_\_\_\_\_  Monthly  Quarterly  Half yearly  Yearly
- Return on capital  
Amount \_\_\_\_\_  Monthly  Quarterly  Half yearly  Yearly
- Other type of deposit  
Amount: \_\_\_\_\_  Monthly  Quarterly  Half yearly  Yearly

If "Other type of deposit" is filled in, "Comment" must be filled in with information about the origin of these funds.

**Comments:**

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## Expected outgoing transactions per month

Indicate the amount you estimate will be deducted from your accounts at Danske Bank each month over the next 12 months. "Expected outgoing transactions" refers to those that are deducted from your accounts each month, such as household expenses, housing costs, other consumption, etc. However, do not include transfers between your own accounts at Danske Bank.

- |  |  |   |  |
|--|--|---|--|
| <input type="checkbox"/> 0                 | <input type="checkbox"/> 1 - 5,000         | <input type="checkbox"/> 5,001 - 10,000   | <input type="checkbox"/> 10,001 - 15,000   |
| <input type="checkbox"/> 15,001 - 20,000   | <input type="checkbox"/> 20,001 - 30,000   | <input type="checkbox"/> 30,001 - 40,000  | <input type="checkbox"/> 40,001 - 50,000   |
| <input type="checkbox"/> 50,001 - 60,000   | <input type="checkbox"/> 60,001 - 80,000   | <input type="checkbox"/> 80,001 - 100,000 | <input type="checkbox"/> 100,001 - 120,000 |
| <input type="checkbox"/> 120,001 - 150,000 | <input type="checkbox"/> 150,001 - 200,000 | <input type="checkbox"/> > 200,000        |  |

## Withdrawal of cash

Do you expect to withdraw cash (banknotes and coins) from your accounts at Danske Bank over the next 12 months?

- No  Yes

If Yes: Estimated number of cash withdrawals

If Yes: Estimated total amount for these withdrawals

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## Transfers to and from abroad

Do you expect to **make transfers to another country** from your accounts at Danske Bank over the next 12 months? (Note! Do not include purchases made with credit cards during foreign travel or purchases on foreign websites).

- No  Yes

If Yes, fill in the following details for each country.

<hr/> Country	<hr/> Number/year
<hr/> Reason for transfer	<hr/> Total amount/year
<hr/> Country	<hr/> Number/year
<hr/> Reason for transfer	<hr/> Total amount/year

Do you expect to **receive transfers from another country** to your accounts at Danske Bank over the next 12

- No  Yes

If Yes, fill in the following details for each country.

<hr/> Country	<hr/> Number/year
<hr/> Reason for transfer	<hr/> Total amount/year
<hr/> Country	<hr/> Number/year
<hr/> Reason for transfer	<hr/> Total amount/year

# CUSTOMER DUE DILIGENCE

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## Other

- I am attaching a copy of my valid ID document (mandatory)
- I am attaching proof of address verifying my permanent residence address (mandatory)
- I am attaching a completed and signed document regarding my tax residency (mandatory)

## Customers signature

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Place and date

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Signature

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Name in block letters

### **ID-documents:**

The following valid ID documents can be accepted

- Swedish passport
- Foreign passport
- Swedish driving license
- SE ID card, issued by SE tax authorities
- SE SIS ID Card
- National ID Card, issued by the Swedish police authority
- Foreign ID card, issued by an authority and including a photography and citizenship

**Please note that we need 2 different ID documents.**

If only 1 ID document can be provided, please add one of the following documents:

- Personal certificate (not older than 6 month)
- Document from a SE public authority, issued by either SE police, NCRS or similar state authorities (not older than 6 month).
- Valid Danish, Finnish or Norwegian driving license (accepted only in combination with passport).

### **For asylum seekers:**

- Copy of accepted ID document, preferably passport – verified with stamp and signature from Swedish Migration Agency and
- Valid LMA card with AT-UND

### **Proof of Residence**

Regardless type of document, the documents are only accepted for max. 6 months after the date of issue. Furthermore, they also needs to include your name and address and origin from the country of residence.

**The following document is accepted as Proof of Residence:**

- Documents/letters from a public authority. Examples of public authorities:
  - Tax authorities
  - Police
  - Swedish Migration Agency
  - National Central register
- Utility bills connected to your address. Example of accepted bills:
  - Gas
  - Electricity
  - Water
  - Heating
- Rental contract related to your residence or purchase contract related to residence owned by you. The document must be signed.
- Letter of enrolment from an educational institution.
- Account statement from another bank.
- National ID card with an address. The document must include front and back.
- Letter from embassy or international organization, e.g., NATO (applicable if you are employed by an embassy/organization and no other documents are available).

### **For asylum seekers:**

If none of the above listed documents can be provided, we can also accept:

- A letter from a Swedish public authority.
- A private rental or sub-rental agreement. The identity of the landlord must be verified by an ID.
- A written confirmation from the landlord or person you are staying with. The identity of the landlord or person you are staying with must be verified by an ID.

# CUSTOMER DUE DILIGENCE

## CHECKLIST FOR THE DOKUMENTS

### **For Ukrainian refugees:**

If none of the above listed documents can be provided, we can also accept:

- A letter from a Swedish public authority.
- A private rental or sub-rental agreement. The identity of the landlord must be verified by an ID.
- A written confirmation from the landlord or person you are staying with. The identity of the landlord or person you are staying with must be verified by an ID.

### **Attach documents to your application**

- Take a photo or scan the document/s.

### **Technical prerequisites for uploading the document/s:**

- You can send a maximum of 10 files at the time. Accepted file formats are Word / docx / doc, Excel / xlsx / xls, pdf, text / txt, jpeg / jpg, png or gif. Please note that the maximum file size is 4 MB.
- The file name cannot contain the Swedish letters å, ä or ö.