Customer Profile Form via Intermediary

Rabobank

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As a financial services company, we are legally obliged to identify, investigate and prevent money laundering and terrorist financing. This responsibility is referred to as the gatekeeper role. In order to fulfill this obligation, we require information from new customers. We would therefore like to request that you complete and sign this questionnaire. Please note: one form for each client.

1 Personal data

Last name *(birth name)*

Full first name(s)

Name in general use

Date of birth

2 What is the address at which you are currently registered?

Address

Postal code

Town/city

Country

3 Financial situation

3a What is your financial situation? *(Multiple options possible)*
This refers to amounts that you receive periodically.

- ○ I receive income from my own business (also answer 3b and 3c)
- ○ I receive a salary from paid employment
- ○ I receive income from virtual currency worth more than €50,000
- ○ I receive income from five or more real estate properties
- ○ I receive income from benefits, alimony, social or other insurance
- ○ I receive income from my pension/state retirement pension (AOW)
- ○ I receive student finance
- ○ I receive income through a partner/parent
- ○ None of the above or no income

3 Financial situation

3b In which industries does your company operate? *(Multiple options possible)*

- ◎ None of the below
- ◎ Arms trade or defense
- ◎ Dance bars, discos and clubs
- ◎ Phone stores
- ◎ Professional sports
- ◎ Coffee shops and cannabis growers
- ◎ Charitable organizations and fundraisers
- ◎ Commercial real estate
- ◎ Construction, infrastructure, offshore and dredging
- ◎ Dealers in high-value items
- ◎ Energy
- ◎ Extraction industry
- ◎ Financial holding company
- ◎ Financial companies
- ◎ Gambling sector
- ◎ Grow shops/Smart shops
- ◎ Income managers
- ◎ Sex industry
- ◎ Shisha lounges
- ◎ Trade in precious stones and metals
- ◎ Trade in scrap metal, metal recycling and scrap iron
- ◎ Dealing in used company cars and other cars
- ◎ Trust and service company providers (TSCP)
- ◎ Virtual currency

3c In which countries does your company operate?

4 Status and activities

4a I am a U.S. person

A person is a U.S. Person if he/she is a US citizen or resident. That's the case if you're in the United States you were born. You retain this American citizenship until you renounce it or it is taken away from you. With a 'Certificate of loss of nationality' you demonstrate that you have renounced American citizenship.

- ☐ Yes
- ☐ No

4b Were you born in the United States?

The United States of America also includes the following US Territories: Guam, the U.S. Virgin Islands, the Commonwealth (or the Northern Mariana Islands, if you were born after November 1986).

- ☐ Yes
- ☐ No

If any of the above questions are answered "yes", please provide your U.S. TIN:

4c Have you lived abroad within the past three years?

- ☐ Yes
- ☐ No

If yes, in which country/countries have you lived?

4d Are you undertaking activities in Cuba, Iran, North Korea, Russia, Sudan and/or Syria?

- ☐ Yes
- ☐ No

4 Status and activities

4e With which countries do you expect to have transactions?

5 Products and services

5a What products/services would you like to make use of? *(Multiple options possible)*
- Mortgage
- Current account
- Other

5b How much cash do you expect to deposit into your current account per year?
- Between €0 and €10,000
- Between €10,000 and €20,000
- Between €20,000 and €40,000
- More than €40,000

5c How much cash do you expect to withdraw from your current account per year?
- Between €0 and €17,500
- Between €17,500 and €30,000
- More than €30,000

5d How do you plan to use the current account? *(Multiple options possible)*
- Daily use/living expenses
- Debiting of mortgage payments
- Receiving income
- Other

6 Banking

Why do you want to do your banking with Rabobank? *(Multiple options possible)*
- Interest rate
- Reliability of bank
- Conditions
- Other

7 Portfolio

7a Do you own a real estate portfolio that consists of more than five real estate properties, or that are worth more than €1.5 million altogether?

(This does not include real estate for your own use, such as a home, business premises or second home for your own children who are studying.)

- ☐ Yes, proceed to questions 7b and 7c
- ☐ No, proceed to question 8

7b Will the rental income from your real estate portfolio go through your Rabobank current account?

- ☐ Yes
- ☐ No

7c Does/will Rabobank finance/co-finance the property?

- ☐ Yes
- ☐ No

8 Inbreng

8a Will you be contributing your own capital (including jointly, where applicable)?

In addition to savings and investments, this includes notional/actual equity to be contributed*.

** If you are planning to refinance the mortgage with Rabobank, then notional equity means the difference between the market value of the property on which security is established and the amount of debt remaining on the current mortgage.*

- ☐ Yes
- ☐ No

8b How much is the contribution of individual or joint capital, including the notional/actual equity?

€

8c If the capital to be contributed is greater than €250,000, do you expect to deposit more than this amount in your current account in the first year?

- ☐ Yes
- ☐ No

8d What is the source of the capital or notional/actual equity to be contributed?

Where does your own capital come from? *(Multiple options possible)*

○ Savings

Please explain in detail how your savings were accumulated

8 Inbreng

◯ Inheritance

Please answer the questions below:

Amount

Who

When

How did the testator accumulate the bequeathed assets?

◯ Gift

Please answer the questions below

Amount

Who

When

How did the giver accumulate the endowed assets?

◯ Notional/actual equity on previous/current home

Explain the equity here. For how much did you purchase the property? How did you finance the home (mortgage or own capital*)? Please specify this for any previously owned homes as well:

**If you contributed your own capital, we would like to know the origin of this*

◯ Real estate (other than previous/current residence)

Please specify which property you own and how you came by it:

◯ Other

Please provide an explanation here if the source differs from those mentioned above

9 Other

9a Has the purchased home been sold multiple times in the past 12 months?

- ☐ Yes
- ☐ No
- ☐ I don't know

9b Do you or any of your immediate family members hold prominent political office (see attachment for explanation)?

- ☐ Yes
- ☐ No
- ☐ I don't know

9c Has any financial institution, including Rabobank, previously terminated or declined a business relationship with you (or your company)?

Please note: This does not include denial by an insurer for medical reasons.

- ☐ Yes
- ☐ No

10 Truthfully completed and signed

- I hereby certify that I have truthfully completed the questions asked. I also understand that the agreement only comes into effect once I have identified myself and the bank has agreed.
- I have read and accept the agreement(s). I have received and was able to read the terms and conditions, the Deposit Insurance Scheme information sheet, and the additional information applicable to it.

Applicant name

Date *dd-mm-yyy*

Place

Signature

Attachment to Customer Profile Form

Who is considered to be a politically exposed person (PEP)?
A politically exposed person is someone who holds one of the following positions:
- head of state, head of government, minister, deputy minister or secretary of state;
- member of Parliament or member of similar legislative body;
- member of the board of a national political party;
- member of a supreme court, constitutional court or other high court that issues rulings that are in principle not subject to appeal;
- member of an audit office or of an executive board of a central bank; ambassador, chargé d'affaires or senior army officer;
- member of the administrative, management or supervisory body of a public enterprise; director, deputy director, member of the executive board or occupier of an equivalent position in an international organization.

Family members of a politically exposed person are also considered to be politically exposed persons, and include:
- the spouse or partner;
- children and their spouse or partner;
- parents.

Those known to be the 'close associates' of a politically exposed person are also considered to be politically exposed persons, and include:
- those who, together with a politically exposed person, are an organization's ultimate stakeholder;
- those who have a close business relationship with a politically exposed person;
- those who are the beneficial owner of an organization set up for the actual benefit of a politically exposed person.