

GLOBAL TRANSACTION SERVICES

EMEA Account opening guide

The power of global connections

Introduction

This guide gives you all the information you need when opening accounts and completing documentation for your banking solution. You will find key contact information, regulatory and documentary requirements in the many jurisdictions, as well as guidance on the steps we take to get you operational.

Your implementation begins with an account

Your bank account acts as the conduit for all the other elements of our proposed solution. Payments and receipts flow through the account. Liquidity is consolidated through and into accounts. Billing is calculated at the account level.

The account is central to everything we do, and so it is important to get it right. It is also one of the reasons account opening is subject to a lot of scrutiny both within the bank, and from regulators.

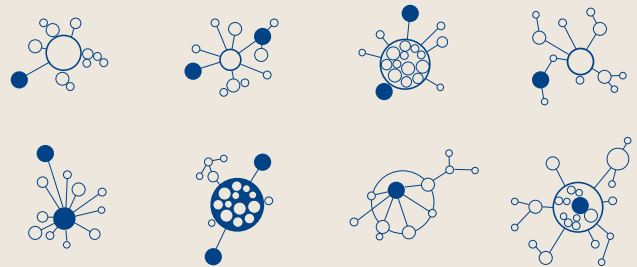
Documentation with assistance

You are not alone. Whenever you have bank documentation to complete, a designated Documentation Consultant will source relevant paperwork. We will complete on your behalf as much of it as we can, and guide you through the elements that require your input. We manage the documentation process to dramatically reduce the time it takes to become operational.

We continuously simplify and improve our documentation. We have already developed an International Account Agreement, which covers account opening for most countries.

Finally, we are multilingual — we don't expect you to translate constitutional documents into English, such as Certificates of Incorporation or Trade Register extracts, if they are in one of the core European languages.

Account structures can be complex...



...but that's OK

Bank of America Merrill Lynch will support you throughout the process of account opening, and completion of all other documentation required. Your first client experience with Bank of America Merrill Lynch will set the standard for the entire relationship, so we know we have to get it right first time.

Our commitment

In the last year, our proactive and supportive approach to on-boarding has resulted in a 50% reduction in the time our clients spend on collating information and completing our documentation. This has been achieved through well-timed and relevant guidance and communication with our clients during the account opening process and our continuous review of the overall onboarding process to ensure we remain as streamlined as possible.

This guide is part of our commitment to make the process straightforward for you, by giving you a headstart on the documentary requirements.

The regulatory environment

Safeguarding your interests

Anti-Money Laundering laws and regulations in all jurisdictions are designed to protect all participants within the financial system, including you, from financial and reputational loss, as well as benefiting wider society through preventing criminal and terrorist activities. Therefore, Bank of America Merrill Lynch takes its responsibilities in this regard very seriously.

Compliance with all legislation and regulation, while providing the simplest and most efficient client experience, is our priority.

Know Your Customer

Regulators require us to be entirely satisfied with our understanding of our clients' identities, beneficial ownership, management structures, and usual transaction flows. This process, called "Know Your Customer", also allows us to assist you with fraud prevention, and enables us to better understand, and therefore better meet, your needs. We have to do this for all our clients, and so do all other banks.

Account opening documentation

Basic documentation

There are certain documents that will always be required when opening an account with Bank of America Merrill Lynch, which are explained below:

- International Account Agreement (IAA) – This forms the terms and conditions governing your accounts in 21 countries in the region. The IAA is completed on your behalf by our Documentation Team with as much information as we have gathered during discussions with you. The document is sent electronically.
- Evidence of authority of signatories of the IAA – This will be in the form of Board Resolutions, Powers of Attorney or extracts from Trade Registers, depending on the country of incorporation of the legal entity.
- Specimen Signature Document – Forming the mandate, this list of authorised signatories on each account is used for cheques and manual payments in contingency scenarios. Depending on the domicile of the account and ownership of the company, we may need to verify the identity of signatories.

The practical implication is that when first establishing a relationship we require more documentation than just our account opening forms. We will need to verify the corporate identity of the client, as well as the personal identity of major shareholders and authorised signatories, among other things. The actual documentation required will vary depending on such things as country of incorporation, type of entity and ownership.

Navigating the regulations

A designated Documentation Consultant will collate the documentation required according to the many variables that can affect what is required. They will, therefore, need to develop a complete understanding of your circumstances, including corporate structure, ownership and domicile. They will then be equipped to determine the appropriate documentation required and to draw up a schedule of additional documentary evidence to support the account opening. They also go and get any of these documents that are in the public record, so you don't have to.

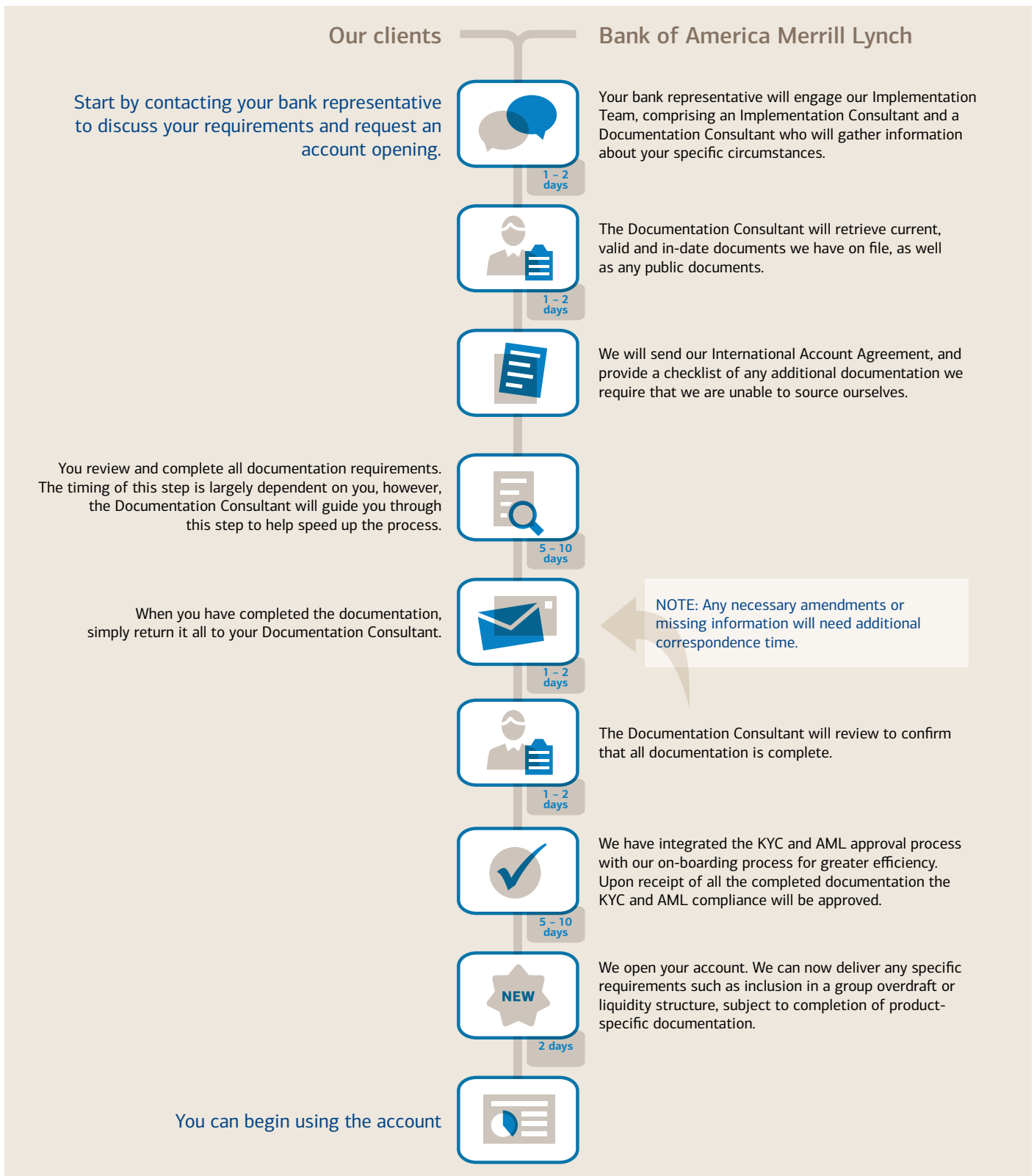
Corporate identity

In line with Anti Money Laundering requirements, we will request additional documentation as follows:

- Constitutional documents – Such as Certificate of Incorporation, Memorandum and Articles of Association, byelaws, Limited Liability Operating Agreement, Certificate of Registration, or other similar documents relating to the constitution of the legal entity.
- Evidence of your registered office and business address
- Information relating to your shareholders and management – In certain circumstances we will need to identify major beneficial owners, shareholders and directors or managers, with documentary evidence. This will vary according to the ownership structure and domicile of the account.

Account opening process

This flow diagram shows the typical process of opening accounts for a brand new relationship with Bank of America Merrill Lynch. Timelines are indicative, and depend on full co-operation between all parties. Once a relationship has been established, additional accounts for the same legal entity, and with the same signatories, can be opened within two working days.



Variables

Ownership

Ownership determines the extent to which we have to verify the identity of shareholders and managers. These things are a matter of public record for companies listed on certain Stock Exchanges, and so some documentary requirements may not be required in certain jurisdictions.

Country of incorporation

This mainly impacts the types and amount of constitutional documents required to verify the corporate identity, and what evidence is required to verify the authority of those who sign the International Account Agreement.

Domicile of account(s)

This affects matters relating to local regulations. The most obvious is Anti-Money Laundering, however, this varies little in Europe. Certain jurisdictions require declarations in relation to tax status.



Frequently asked questions

What is the International Account Agreement?

This acts as the official request to open an account. This form is signed by an authorised representative of your company. It provides the important information required for us to open the account, such as the registered name of the company, the registered address and the ownership structure.

Also included in the form IAA are the general terms and conditions that will govern the account, and any local conditions that apply for the country or countries where you are opening accounts.

What is the Specimen Signature Document?

A Specimen Signature Document is required for all those authorised to sign cheques and manual payment instructions within an organisation. It specifies who has signing authority on an account and provides sample signatures for verification purposes. The Specimen Signature Document does not state who is authorised to open or close bank accounts.

Why do I have to provide identification documents such as copies of passports?

Passports are a form of identification widely used across the banking industry. Anti-Money Laundering laws and regulations require that banks verify the identities of beneficial owners and senior managers, and in some cases signatories.

What is legalisation/notarisation/Apostille?

This is a process whereby a document is certified so that it will be recognised by the legal system of a foreign country.

Apostille means certification and is commonly referenced to the legalisation of document for international use under the terms of the 1961 Hague convention abolishing the requirement of legalisation for foreign public documents. Documents that have been notarised and then certified with a conformant apostille are accepted by all nations that have signed the Hague Convention. In short, it is the official confirmation that a signature, seal or stamp on a public document is genuine.

GLOBAL TRANSACTION SERVICES

Account opening requirements by country

The power of global connections

Austria

Account opening requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese, Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Power of Attorney – ONLY required if legal signers not named on the Handelsregisterauszug	Signed original or Certified extract	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account

Verification of legal and account signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, Signature List, individual certifying a board resolution or other documents and all authorised manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened on a Intergrated Network Bank:

Document	Certification/authorisation	Description
Handelsregisterauszug or Certificate of Incorporation or its equivalent	Original or certified true copy	Trade Register (issued no more than 90 days) or Certificate evidencing your registration as a legal entity
W-9 or tax registration form	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

1 Regulated by regulator recognised by Bank of America Merrill Lynch

2 Listed on a stock exchange recognised by Bank of America Merrill Lynch

Document	Certification/authorisation	Description
Certificate or Incorporation or its equivalent	Original or certified true copy	Certificate or Trade Register evidencing your registration as a legal entity
Certificate(s) on Change of Name (where applicable)	Original or certified true copy	Official record of any changes in the Company name
Memorandum & Articles of Association/Byelaws or its equivalent	Certified true copy	Company's constitution, articles or statutes
List of all directors	Certified true copy of register of directors or original letter	List of current directors
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel on headed company paper or headed parent company paper	Names of all 25% ultimate beneficiaries* of the company must be disclosed. <ul style="list-style-type: none"> ▪ If your share ownership structure includes a number of corporate entities, details of their 25% or more ultimate beneficial owners must be included ▪ If your shareholder includes a Fund or Funds managed/ advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds ▪ If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required
Passports	Certified true copy	Valid identification documents are required for <ul style="list-style-type: none"> ▪ Any shareholder owning 25% or more of the shares of the Company if the shareholder is an individual ▪ At least two directors ▪ Grantor, Beneficiaries, Trustees, and any related parties if a shareholder with 25% or more share is a Trust

*10% beneficial owners where applicable

Note: We can open your accounts using scanned images of all required [correct and complete] documentation, delivered electronically as pdf files via email, pending receipt of certain original documents within a specified time.

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Belgium

Account opening requirements

Languages

Documentation for Belgian legal entities can be submitted in English, Dutch/Flemish, French and German. For other legal entities it can additionally be in Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Board Resolution or Power of Attorney – ONLY required if legal signers not named on recent Trade Register extract (and provided their power is without limits)	Signed original or certified extract	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account.
Belgian Withholding Tax (WHT) declaration	Original signed by legal representatives	Declaration to be completed by: <ol style="list-style-type: none">1. non-resident account holders2. resident financial companies or resident co-ordination centres <small>NOTE: If not in place, Belgian WHT will be deducted</small>

Verification of legal and account signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, Signature List, the individual certifying a board resolution or other documents and all manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card, bearing a clear signature and photo.

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened in Belgium:

Document	Certification/authorisation	Description
Trade Register extract (Handelsregister) or Certificate of Incorporation or its equivalent	Certified true copy	Trade Register (issued no more than 90 days) or certificate evidencing your registration as a legal entity
Certificate(s) on Change of Name (where applicable)	Original or certified true copy	Official record of any changes in the Company name

Anti-Money Laundering documentation (Continued)

Document	Certification/authorisation	Description
Statuten or Memorandum & Articles of Association/Byelaws or its equivalent where applicable	Certified true copy	Company's constitution, articles or statutes
National ID card or passport	Photocopy	Belgian national ID card for Belgian nationals; passport or official ID card for others
W-9 or W-8BEN or tax registration form	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

¹ Regulated by regulator recognised by Bank of America Merrill Lynch

² Listed on a stock exchange recognised by Bank of America Merrill Lynch

Document	Certification/authorisation	Description
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel on headed company paper or headed parent company paper	<p>Full names of all 25% ultimate beneficiaries* of the Company must be disclosed.</p> <ul style="list-style-type: none"> If your share ownership structure includes a number of Corporate entities, details of their 25% or more ultimate beneficial owners must be included If your shareholder includes a Fund or Funds managed/ advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required <p>*10% beneficial owners where applicable</p>
Passport or National ID card	Photocopy	<p>Evidence of identity as detailed above required for:</p> <ul style="list-style-type: none"> Any ultimate beneficiary owning 25% or more of shares of the company if the shareholder is an individual Grantor, Beneficiaries, Trustees and any related parties if a shareholder with 25% or more share is a Trust

Note: We can open your accounts using scanned images of all required (correct and complete) documentation delivered electronically as pdf files via email pending receipt of certain original documents within a specified time.

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Czech Republic

Account opening requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese, Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Power of Attorney – ONLY required if legal signers not named on the Commercial Register	Notarised and Apostilled Power of Attorney	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account

Verification of legal and account signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, Signature List, individual certifying a board resolution or other documents and all authorised manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened on a Intergrated Network Bank:

Document	Certification/authorisation	Description
Commercial Register or Certificate of Incorporation or its equivalent	Original or certified true copy	Trade Register (issued no more than 90 days) or Certificate evidencing your registration as a legal entity
W-9 or tax registration form	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

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Document	Certification/authorisation	Description
Certificate or Incorporation or its equivalent	Original or certified true copy	Certificate or Trade Register evidencing your registration as a legal entity
Certificate(s) on Change of Name (where applicable)	Original or certified true copy	Official record of any changes in the Company name
Memorandum & Articles of Association/Byelaws or its equivalent	Certified true copy	Company's constitution, articles or statutes
List of all directors	Certified true copy of register of directors or original letter	List of current directors
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel on headed company paper or headed parent company paper	Names of all 25% ultimate beneficiaries* of the company must be disclosed <ul style="list-style-type: none"> ▪ If your share ownership structure includes a number of corporate entities, details of their 25% or more ultimate beneficial owners must be included ▪ If your shareholder includes a Fund or Funds managed/ advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds ▪ If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required
Passports	Certified true copy	Valid identification documents are required for <ul style="list-style-type: none"> ▪ Any shareholder owning 25% or more of the shares of the Company if the shareholder is an individual ▪ At least two directors ▪ Grantor, Beneficiaries, Trustees, and any related parties if a shareholder with 25% or more share is a Trust

*10% beneficial owners where applicable

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Denmark

Account opening requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese, Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Board Resolution or Power of Attorney – ONLY required if legal signers not named on the Trade Register extract	Signed original or Certified extract	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account

Verification of legal and account signatories

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Anti-Money Laundering documentation

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Document	Certification/authorisation	Description
Trade Register or Certificate of Incorporation or its equivalent	Original or certified true copy	Trade Register (issued no more than 90 days) or Certificate evidencing your registration as a legal entity
W-9 or tax registration form	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

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List of all directors	Certified true copy of register of directors or original letter	List of current directors
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel on headed company paper or headed parent company paper	Names of all 25% ultimate beneficiaries* of the company must be disclosed <ul style="list-style-type: none"> ▪ If your share ownership structure includes a number of corporate entities, details of their 25% or more ultimate beneficial owners must be included ▪ If your shareholder includes a Fund or Funds managed/ advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds ▪ If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required
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Memorandum & Articles of Association/Byelaws or its equivalent	Certified true copy	Company's constitution, articles or statutes
List of all directors	Certified true copy of register of directors or original letter	List of current directors
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel on headed company paper or headed parent company paper	Names of all 25% ultimate beneficiaries* of the company must be disclosed <ul style="list-style-type: none"> ▪ If your share ownership structure includes a number of corporate entities, details of their 25% or more ultimate beneficial owners must be included ▪ If your shareholder includes a Fund or Funds managed/ advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds ▪ If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required
Passports	Certified true copy	Valid identification documents are required for <ul style="list-style-type: none"> ▪ Any shareholder owning 25% or more of the shares of the Company if the shareholder is an individual ▪ At least two directors ▪ Grantor, Beneficiaries, Trustees, and any related parties if a shareholder with 25% or more share is a Trust

*10% beneficial owners where applicable

Note: We can open your accounts using scanned images of all required [correct and complete] documentation, delivered electronically as pdf files via email, pending receipt of certain original documents within a specified time.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures and local regulatory laws which are subject to change from time to time.

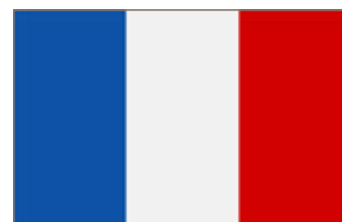
"Bank of America Merrill Lynch" is the marketing name for the global banking and global markets businesses of Bank of America Corporation. Lending, derivatives, and other commercial banking activities are performed globally by banking affiliates of Bank of America Corporation, including Bank of America, N.A., member FDIC. Securities, strategic advisory, and other investment banking activities are performed globally by investment banking affiliates of Bank of America Corporation ("Investment Banking Affiliates"), including, in the United States, Merrill Lynch, Pierce, Fenner & Smith Incorporated and Merrill Lynch Professional Clearing Corp., all of which are registered broker dealers and members of FINRA and SIPC, and, in other jurisdictions, by locally registered entities. Investment products offered by Investment Banking Affiliates: Are Not FDIC Insured May Lose Value Are Not Bank Guaranteed. ©2014 Bank of America Corporation.

France

Account opening requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese, Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Board Resolution or Power of Attorney - ONLY required if legal signers not named on KBIS	Signed original or certified extract	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account

Verification of legal and account signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, Signature List, and the individual certifying a board resolution or other documents. Acceptable forms of identification documents are photocopies of valid passport or national ID card, bearing a clear signature and photo.

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened in France:

Document	Certification/authorisation	Description
KBIS or Certificate of Incorporation or its equivalent	Original KBIS or certified true copy	Trade Register (issued no more than 90 days) or certificate evidencing your registration as a legal entity
Certificate(s) on Change of Name (where applicable)	Original or certified true copy	Official record of any changes in the Company name
Latest Statutes or Memorandum & Articles of Association/Byelaws or its equivalent where applicable	Certified true copy	Company's constitution, articles or statutes
Passport or National ID card	Photocopy	Valid passport or national ID card of all legal representatives named on KBIS or of at least two directors of non French companies
W-9 or W-8BEN	Signed original	US Tax ID required for all US companies
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

1 Regulated by regulator recognised by Bank of America Merrill Lynch

2 Listed on a stock exchange recognised by Bank of America Merrill Lynch

Document	Certification/authorisation	Description
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel, on headed company paper or headed parent company paper	<p>Names of all 25% ultimate beneficiaries* of the Company must be disclosed.</p> <ul style="list-style-type: none"> ▪ If your share ownership structure includes a number of Corporate entities, details of their 25% or more ultimate beneficial owners must be included ▪ If your shareholder includes a Fund or Funds managed/ advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds ▪ If your shareholder is a Trust or trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required <p>*10% beneficial owners where applicable</p>
Passports	Photocopy	<p>Valid identification documents are required for:</p> <ul style="list-style-type: none"> ▪ Any ultimate beneficiary owning 25%* or more of the shares of the Company if the shareholder is an individual ▪ Grantor, Beneficiary, Trustee or any related parties if a shareholder with 25% or more share is a Trust <p>*10% beneficial owners where applicable</p>

Note: We can open your accounts using scanned images of all required [correct and complete] documentation, delivered electronically as pdf files via email, pending receipt of certain original documents within a specified time.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures and local regulatory laws which are subject to change from time to time.

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Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese, Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Board Resolution or Power of Attorney - ONLY required if legal signers not named on the trade register / Handelsregisterauszug	Signed original or Certified extract	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account

Verification of legal and account signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, Signature List, individual certifying a board resolution or other documents and all authorised manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened in Germany:

Document	Certification/ authorisation	Description
Handelsregisterauszug or Certificate of Incorporation or its equivalent	Original or certified true copy	Trade Register (issued no more than 90 days) or Certificate evidencing your registration as a legal entity
Certificate(s) on Change of Name (where applicable)	Original or certified true copy	Official record of any changes in the Company name
Memorandum & Articles of Association/Byelaws or its equivalent where applicable	Certified true copy	Company's constitution, articles or statutes
W-9 or W-8BEN or tax registration form	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

¹ Regulated by regulator recognised by Bank of America Merrill Lynch

² Listed on a stock exchange recognised by Bank of America Merrill Lynch

Document	Certification/authorisation	Description
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel on headed company paper or headed parent company paper	<ul style="list-style-type: none">▪ If a Shareholder owning more than 25%* (25% plus 1 share) of the shares is a Corporate, their ultimate beneficiary information must be provided▪ If a Shareholder owning more than 25% of the shares is an individual, the full name of each individual, as registered on an official identification document, such as a passport, must be provided▪ If your share ownership structure includes a number of corporate entities, details of their 25% or more ultimate beneficial owners must be included▪ If your shareholder includes a Fund or Funds managed/ advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds▪ If your shareholder is a Trust or Trusts, confirmation of full name of Trust(s), Trustees, Beneficiaries or Group that will benefit from the legal arrangement and all other associated parties to the Trust will be required <p>*10% for clients with a higher risk profile</p>

Note: We can open your accounts using scanned images of all required [correct and complete] documentation, delivered electronically as pdf files via email, pending receipt of certain original documents within a specified time.

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Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese, Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Power of Attorney – ONLY required if legal signers not named on the Trade Register	Notarised and Apostilled Power of Attorney	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account

Verification of legal and account signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, Signature List, individual certifying a board resolution or other documents and all authorised manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened on a Intergrated Network Bank:

Document	Certification/authorisation	Description
Trade Register or Certificate of Incorporation or its equivalent	Original or certified true copy	Trade Register (issued no more than 90 days) or Certificate evidencing your registration as a legal entity
W-9 or tax registration form	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

¹ Regulated by regulator recognised by Bank of America Merrill Lynch

² Listed on a stock exchange recognised by Bank of America Merrill Lynch

Document	Certification/authorisation	Description
Certificate or Incorporation or its equivalent	Original or certified true copy	Certificate or Trade Register evidencing your registration as a legal entity
Certificate(s) on Change of Name (where applicable)	Original or certified true copy	Official record of any changes in the Company name
Memorandum & Articles of Association/Byelaws or its equivalent	Certified true copy	Company's constitution, articles or statutes
List of all directors	Certified true copy of register of directors or original letter	List of current directors
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel on headed company paper or headed parent company paper	Names of all 25% ultimate beneficiaries* of the company must be disclosed <ul style="list-style-type: none"> ▪ If your share ownership structure includes a number of corporate entities, details of their 25% or more ultimate beneficial owners must be included ▪ If your shareholder includes a Fund or Funds managed/ advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds ▪ If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required
Passports	Certified true copy	Valid identification documents are required for <ul style="list-style-type: none"> ▪ Any shareholder owning 25% or more of the shares of the Company if the shareholder is an individual ▪ At least two directors ▪ Grantor, Beneficiaries, Trustees, and any related parties if a shareholder with 25% or more share is a Trust

*10% beneficial owners where applicable

Note: We can open your accounts using scanned images of all required [correct and complete] documentation, delivered electronically as pdf files via email, pending receipt of certain original documents within a specified time.

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Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese, Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Board Resolution or Power of Attorney	Signed original or certified extract	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account
TRN number & DIRT Exemption or Non-residency declaration	Certified true copy and signed original	Tax registration number on official correspondence from the Irish Revenue Commissioners and DIRT exemption letter for resident companies, and non-residency declaration for non-resident companies

Verification of legal signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, and Signature List. Acceptable forms of identification documents are photocopies* of valid passport or national ID card bearing a clear signature and photo.

*certified as a true copy if privately owned

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened in Ireland:

Document	Certification/authorisation	Description
Certificate of Incorporation or its equivalent	Original or certified true copy	Trade Register (issued no more than 90 days) or certificate evidencing your registration as a legal entity
Certificate(s) on Change of Name (where applicable)	Original or certified true copy	Official record of any changes in the Company name
Memorandum & Articles of Association/Byelaws or its equivalent where applicable	Certified true copy	Company's constitution, articles or statutes
W-9 or W-8BEN or tax registration form	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

¹ Regulated by regulator recognised by Bank of America Merrill Lynch

² Listed on a stock exchange recognised by Bank of America Merrill Lynch

Document	Certification/authorisation	Description
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel, on headed company paper or headed parent company paper	List to include names, addresses, occupation and date of birth of all Shareholders holding 10% or more of the Issued Share Capital of the Company. Where a significant shareholder (holding 25% or more of the shares) is a Corporate, the ultimate beneficial ownership must be provided, i.e. list of shareholders and directors owning the Corporate as detailed above. <ul style="list-style-type: none"> ▪ If your shareholder includes a Fund or Funds managed/advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds ▪ If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required
Identification documents	Original and certified true copy	Certified True Copies of clear, valid passports of at least two Directors and at least two Authorised Signatories (named in the Signature Mandate) PLUS Evidence of Permanent Address from two different sources of at least two Directors and at least two Authorised Signatories (named in the Signature Mandate).

Note: We can open your accounts using scanned images of all required [correct and complete] documentation, delivered electronically as pdf files via email, pending receipt of certain original documents within a specified time.

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Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese, Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Board Resolution or Power of Attorney - ONLY required if legal signers not named on CCIAA (trade register)	Signed original or Certified extract	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account.
Fiscal Code/VAT Company Number	Photocopy	Fiscal/tax number

Verification of legal and account signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, Signature List, the individual certifying a board resolution or other documents and all manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card, bearing a clear signature and photo.

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened in Italy:

Document	Certification/authorisation	Description
Certificato della Camera di Commercio Industria Artigianato Agricoltura – CCIAA – Visura Ordinaria or Certificate of Incorporation or its equivalent	Original or certified true copy	Trade Register (issued no more than 6 months) or certificate evidencing your registration as a legal entity
Certificate(s) on Change of Name (where applicable)	Original or certified true copy	Official record of any changes in the Company name
Memorandum & Articles of Association/ Byelaws or its equivalent where applicable	Certified true copy	Company's constitution, articles or statutes
Identification documents	Photocopy	Valid ID card and photocopy of Fiscal Code (if Italian Citizens) Valid passport or other national ID document and Italian fiscal code if applicable (if non-Italian Citizens). Confirmation of country of residence if not shown on the ID document

Anti-Money Laundering documentation (Continued)

Document	Certification/authorisation	Description
W-9 or W-8BEN or tax registration form	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

¹ Regulated by regulator recognised by Bank of America Merrill Lynch and in a country included in the Italian list of equivalent countries

² Listed on a stock exchange recognised by Bank of America Merrill Lynch

Document	Certification/authorisation	Description
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel on headed company paper or headed parent company paper	<p>Full names of all 25% ultimate beneficiaries* of the Company must be disclosed.</p> <ul style="list-style-type: none"> ▪ If your share ownership structure includes a number of Corporate entities, details of their 25% or more ultimate beneficial owners must be included ▪ If your shareholder includes a Fund or Funds managed/advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Fund ▪ If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required <p>*10% beneficial owners where applicable</p>
Passports	Photocopy	<p>Valid identification documents are required for:</p> <ul style="list-style-type: none"> ▪ Any Ultimate beneficiary owning 25% or more of the shares of the Company if the shareholder is an individual ▪ Grantor, Beneficiary, Trustee or any related parties if a shareholder with 25% or more share is a Trust <p>*10% for clients with a higher risk profile</p>

Note: We can open your accounts using scanned images of all required [correct and complete] documentation, delivered electronically as pdf files via email, pending receipt of certain original documents within a specified time.

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Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese, Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Board Resolution or Power of Attorney – ONLY required if legal signers not named on the Trade Register	Signed original or Certified extract	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account

Verification of legal and account signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, Signature List, individual certifying a board resolution or other documents and all authorised manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened on a Intergrated Network Bank:

Document	Certification/authorisation	Description
Trade Register or Certificate of Incorporation or its equivalent	Original or certified true copy	Trade Register (issued no more than 90 days) or Certificate evidencing your registration as a legal entity
W-9 or tax registration form	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

¹ Regulated by regulator recognised by Bank of America Merrill Lynch

² Listed on a stock exchange recognised by Bank of America Merrill Lynch

Document	Certification/authorisation	Description
Certificate or Incorporation or its equivalent	Original or certified true copy	Certificate or Trade Register evidencing your registration as a legal entity
Certificate(s) on Change of Name (where applicable)	Original or certified true copy	Official record of any changes in the Company name
Memorandum & Articles of Association/Byelaws or its equivalent	Certified true copy	Company's constitution, articles or statutes
List of all directors	Certified true copy of register of directors or original letter	List of current directors
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel on headed company paper or headed parent company paper	Names of all 25% ultimate beneficiaries* of the company must be disclosed <ul style="list-style-type: none"> ▪ If your share ownership structure includes a number of corporate entities, details of their 25% or more ultimate beneficial owners must be included ▪ If your shareholder includes a Fund or Funds managed/ advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds ▪ If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required
Passports	Certified true copy	Valid identification documents are required for <ul style="list-style-type: none"> ▪ Any shareholder owning 25% or more of the shares of the Company if the shareholder is an individual ▪ At least two directors ▪ Grantor, Beneficiaries, Trustees, and any related parties if a shareholder with 25% or more share is a Trust

*10% beneficial owners where applicable

Note: We can open your accounts using scanned images of all required [correct and complete] documentation, delivered electronically as pdf files via email, pending receipt of certain original documents within a specified time.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures and local regulatory laws which are subject to change from time to time.

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Netherlands

Account opening requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese or Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Board Resolution or Power of Attorney - ONLY required if legal signers not named on Kamer van Koophandel (Trade Register)	Signed original or certified extract	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account.

Verification of legal and account signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, Signature List, the individual certifying a board resolution or other documents and all manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card, bearing a clear signature and photo.

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened in the Netherlands:

Document	Certification/authorisation	Description
Kamer van Koophandel or Certificate of Incorporation or its equivalent	Certified true copy	Trade Register (issued no more than 90 days) or certificate evidencing your registration as a legal entity
Certificate(s) on Change of Name (where applicable)	Original or certified true copy	Official record of any changes in the Company name
Statuten or Memorandum & Articles of Association/Byelaws or its equivalent where applicable	Certified true copy	Company's constitution, articles or statutes

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened in the Netherlands:

Document	Certification/authorisation	Description
W-9 or W-8BEN or tax registration form	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

¹ Regulated by regulator recognised by Bank of America Merrill Lynch

² Listed on a stock exchange recognised by Bank of America Merrill Lynch

Document	Certification/authorisation	Description
Register of shareholders or list of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel on headed company paper or headed parent company paper	<p>Full names of all 25% ultimate beneficiaries* of the Company must be disclosed.</p> <ul style="list-style-type: none"> ▪ If your share ownership structure includes a number of Corporate entities, details of their 25% or more ultimate beneficial owners must be included ▪ If your shareholder includes a Fund or Funds managed/ advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds ▪ If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required <p>*10% beneficial owners where applicable</p>
Passport or National ID card	Photocopy	<p>Valid identification documents are required for:</p> <ul style="list-style-type: none"> ▪ Any ultimate beneficiary owning 25% or more of shares of the company if the shareholder is an individual ▪ Grantor, Beneficiaries, Trustees and any related parties if a shareholder with 25% or more share is a Trust

Note: We can open your accounts using scanned images of all required (correct and complete) documentation delivered electronically as pdf files via email pending receipt of certain original documents within a specified time.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures and local regulatory laws which are subject to change from time to time.

"Bank of America Merrill Lynch" is the marketing name for the global banking and global markets businesses of Bank of America Corporation. Lending, derivatives, and other commercial banking activities are performed globally by banking affiliates of Bank of America Corporation, including Bank of America, N.A., member FDIC. Securities, strategic advisory, and other investment banking activities are performed globally by investment banking affiliates of Bank of America Corporation ("Investment Banking Affiliates"), including, in the United States, Merrill Lynch, Pierce, Fenner & Smith Incorporated and Merrill Lynch Professional Clearing Corp., all of which are registered broker dealers and members of FINRA and SIPC, and, in other jurisdictions, by locally registered entities. Investment products offered by Investment Banking Affiliates: Are Not FDIC Insured May Lose Value Are Not Bank Guaranteed. ©2014 Bank of America Corporation.

Norway

Account opening requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese, Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Board Resolution or Power of Attorney – ONLY required if legal signers not named on the Trade Register	Signed original or Certified extract	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account

Verification of legal and account signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, Signature List, individual certifying a board resolution or other documents and all authorised manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened on an Intergrated Network Bank:

Document	Certification/authorisation	Description
Trade Register or Certificate of Incorporation or its equivalent	Original or certified true copy	Trade Register (issued no more than 90 days) or Certificate evidencing your registration as a legal entity
W-9 or tax registration form	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

¹ Regulated by regulator recognised by Bank of America Merrill Lynch

² Listed on a stock exchange recognised by Bank of America Merrill Lynch

Document	Certification/authorisation	Description
Certificate or Incorporation or its equivalent	Original or certified true copy	Certificate or Trade Register evidencing your registration as a legal entity
Certificate(s) on Change of Name (where applicable)	Original or certified true copy	Official record of any changes in the Company name
Memorandum & Articles of Association/Byelaws or its equivalent	Certified true copy	Company's constitution, articles or statutes
List of all directors	Certified true copy of register of directors or original letter	List of current directors
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel on headed company paper or headed parent company paper	Names of all 25% ultimate beneficiaries* of the company must be disclosed <ul style="list-style-type: none"> ▪ If your share ownership structure includes a number of corporate entities, details of their 25% or more ultimate beneficial owners must be included ▪ If your shareholder includes a Fund or Funds managed/ advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds ▪ If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required
Passports	Certified true copy	Valid identification documents are required for <ul style="list-style-type: none"> ▪ Any shareholder owning 25% or more of the shares of the Company if the shareholder is an individual ▪ At least two directors ▪ Grantor, Beneficiaries, Trustees, and any related parties if a shareholder with 25% or more share is a Trust

*10% beneficial owners where applicable

Note: We can open your accounts using scanned images of all required [correct and complete] documentation, delivered electronically as pdf files via email, pending receipt of certain original documents within a specified time.

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Poland

Account opening requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese, Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Board Resolution or Power of Attorney – ONLY required if legal signers not named on the Commercial Register	Notarised and Apostilled Power of Attorney	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account
Nr statystyczny Regon	Photocopy	Regon statistical number

Verification of legal and account signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, Signature List, individual certifying a board resolution or other documents and all authorised manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened on a Intergrated Network Bank:

Document	Certification/authorisation	Description
Commercial Register or Certificate of Incorporation or its equivalent	Original or certified true copy	Trade Register (issued no more than 90 days) or Certificate evidencing your registration as a legal entity
W-9 or tax registration form	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

¹ Regulated by regulator recognised by Bank of America Merrill Lynch

² Listed on a stock exchange recognised by Bank of America Merrill Lynch

Document	Certification/authorisation	Description
Certificate or Incorporation or its equivalent	Original or certified true copy	Certificate or Trade Register evidencing your registration as a legal entity
Certificate(s) on Change of Name (where applicable)	Original or certified true copy	Official record of any changes in the Company name
Memorandum & Articles of Association/Byelaws or its equivalent	Certified true copy	Company's constitution, articles or statutes
List of all directors	Certified true copy of register of directors or original letter	List of current directors
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel on headed company paper or headed parent company paper	Names of all 25% ultimate beneficiaries* of the company must be disclosed <ul style="list-style-type: none"> ▪ If your share ownership structure includes a number of corporate entities, details of their 25% or more ultimate beneficial owners must be included ▪ If your shareholder includes a Fund or Funds managed/ advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds ▪ If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required
Passports	Certified true copy	Valid identification documents are required for <ul style="list-style-type: none"> ▪ Any shareholder owning 25% or more of the shares of the Company if the shareholder is an individual ▪ At least two directors ▪ Grantor, Beneficiaries, Trustees, and any related parties if a shareholder with 25% or more share is a Trust

*10% beneficial owners where applicable

Note: We can open your accounts using scanned images of all required [correct and complete] documentation, delivered electronically as pdf files via email, pending receipt of certain original documents within a specified time.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures and local regulatory laws which are subject to change from time to time.

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Portugal

Account opening requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese, Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Board Resolution	Original legalisation or certification of the signatures on the Board Resolution provided by a Portuguese Notary or Lawyer	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts and signing payment instructions. Must be from the entity opening the account

Verification of legal and account signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, Signature List, individual certifying a board resolution or other documents and all authorised manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened on a Intergrated Network Bank:

Document	Certification/authorisation	Description
Registo Comercial or Certificate of Incorporation or its equivalent	Original or certified true copy	Trade Register (issued no more than 90 days) or Certificate evidencing your registration as a legal entity
W-9 or tax registration form	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

¹ Regulated by regulator recognised by Bank of America Merrill Lynch

² Listed on a stock exchange recognised by Bank of America Merrill Lynch

Document	Certification/authorisation	Description
Certificate or Incorporation or its equivalent	Original or certified true copy	Certificate or Trade Register evidencing your registration as a legal entity
Certificate(s) on Change of Name (where applicable)	Original or certified true copy	Official record of any changes in the Company name
Memorandum & Articles of Association/Byelaws or its equivalent	Certified true copy	Company's constitution, articles or statutes
List of all directors	Certified true copy of register of directors or original letter	List of current directors
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel on headed company paper or headed parent company paper	Names of all 25% ultimate beneficiaries* of the company must be disclosed <ul style="list-style-type: none"> ▪ If your share ownership structure includes a number of corporate entities, details of their 25% or more ultimate beneficial owners must be included ▪ If your shareholder includes a Fund or Funds managed/ advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds ▪ If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required
Passports	Certified true copy	Valid identification documents are required for <ul style="list-style-type: none"> ▪ Any shareholder owning 25% or more of the shares of the Company if the shareholder is an individual ▪ At least two directors ▪ Grantor, Beneficiaries, Trustees, and any related parties if a shareholder with 25% or more share is a Trust

*10% beneficial owners where applicable

Notes: For the opening of any new resident accounts, you should first seek independent advice regarding the local Portuguese tax regulation. Please contact your Bank of America Merrill Lynch representative for full details.

We can open your accounts using scanned images of all required [correct and complete] documentation, delivered electronically as pdf files via email, pending receipt of certain original documents within a specified time.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures and local regulatory laws which are subject to change from time to time.

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Slovakia

Account opening requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese, Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Power of Attorney - ONLY required if legal signers not named on the Trade Register	Notarised and Apostilled Power of Attorney	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account

Verification of legal and account signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, Signature List, individual certifying a board resolution or other documents and all authorised manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened on a Intergrated Network Bank:

Document	Certification/authorisation	Description
Trade Register or Certificate of Incorporation or its equivalent	Original or certified true copy	Trade Register (issued no more than 90 days) or Certificate evidencing your registration as a legal entity
W-9 or tax registration form	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

¹ Regulated by regulator recognised by Bank of America Merrill Lynch

² Listed on a stock exchange recognised by Bank of America Merrill Lynch

Document	Certification/authorisation	Description
Certificate or Incorporation or its equivalent	Original or certified true copy	Certificate or Trade Register evidencing your registration as a legal entity
Certificate(s) on Change of Name (where applicable)	Original or certified true copy	Official record of any changes in the Company name
Memorandum & Articles of Association/Byelaws or its equivalent	Certified true copy	Company's constitution, articles or statutes
List of all directors	Certified true copy of register of directors or original letter	List of current directors
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel on headed company paper or headed parent company paper	Names of all 25% ultimate beneficiaries* of the company must be disclosed <ul style="list-style-type: none"> ▪ If your share ownership structure includes a number of corporate entities, details of their 25% or more ultimate beneficial owners must be included ▪ If your shareholder includes a Fund or Funds managed/ advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds ▪ If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required
Passports	Certified true copy	Valid identification documents are required for <ul style="list-style-type: none"> ▪ Any shareholder owning 25% or more of the shares of the Company if the shareholder is an individual ▪ At least two directors ▪ Grantor, Beneficiaries, Trustees, and any related parties if a shareholder with 25% or more share is a Trust

*10% beneficial owners where applicable

Note: We can open your accounts using scanned images of all required [correct and complete] documentation, delivered electronically as pdf files via email, pending receipt of certain original documents within a specified time.

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Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese, Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Escritura de Poderes (Powers of Attorney which have been registered at the Registro Mercantil or Board Resolution or Power of Attorney)	Photocopy bearing the stamp of the Registro Mercantil or original certified extract	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account.
Fiscal code or Non-residency declaration	Photocopy or signed original declaration	Fiscal code for resident companies or non-residency declaration for non-resident companies

Verification of legal and account signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, Signature List, the individual certifying a board resolution or other documents and all manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card, bearing a clear signature and photo.

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened in Spain:

Document	Certification/authorisation	Description
Escritura de Constitución or Certificate of Incorporation or its equivalent	Photocopy bearing the stamp of the Registro Mercantil or Certified true copy	Articles of Incorporation or Certificate evidencing your registration as a legal entity
Escritura de Cambio de Denominación or Certificate(s) of Change of Name (where applicable)	Photocopy bearing the stamp of the Registro Mercantil or Certified true	Official record of any changes in the Company name
Estatutos or Memorandum & Articles of Association/Byelaws or its equivalent where applicable	Photocopy bearing the stamp of the Registro Mercantil or Certified true	Company's constitution, articles or statutes
Identification documents	Photocopy	Valid ID card or passport with confirmation of date of birth and place of birth for all signatories

Anti-Money Laundering documentation (Continued)

Document	Certification/authorisation	Description
W-9 or W-8BEN or tax registration form	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

¹ Regulated by regulator recognised by Bank of America Merrill Lynch

² Listed on a stock exchange recognised by Bank of America Merrill Lynch

Document	Certification/authorisation	Description
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel on headed company paper or headed parent company paper	<p>Full names of all 25% ultimate beneficiaries* of the Company must be disclosed.</p> <ul style="list-style-type: none"> ▪ If your share ownership structure includes a number of Corporate entities, details of their 25% or more ultimate beneficial owners must be included ▪ If your shareholder includes a Fund or Funds managed/advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds ▪ If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required <p>*10% beneficial owners where applicable</p>
Passport or National ID card	Photocopy	Valid identification documents are required for any Ultimate beneficiary owning 25% or more of the shares of the Company if the shareholder is an individual Grantor, Beneficiary, Trustee or any related parties if a shareholder with 25% or more share is a Trust

Note: We can open your accounts using scanned images of all required [correct and complete] documentation, delivered electronically as pdf files via email, pending receipt of certain original documents within a specified time.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures and local regulatory laws which are subject to change from time to time.

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Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese, Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Board Resolution or Power of Attorney – ONLY required if legal signers not named on the Trade Register	Signed original or Certified extract	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account

Verification of legal and account signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, Signature List, individual certifying a board resolution or other documents and all authorised manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened on a Intergrated Network Bank:

Document	Certification/authorisation	Description
Trade Register or Certificate of Incorporation or its equivalent	Original or certified true copy	Trade Register (issued no more than 90 days) or Certificate evidencing your registration as a legal entity
W-9 or tax registration form	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

¹ Regulated by regulator recognised by Bank of America Merrill Lynch

² Listed on a stock exchange recognised by Bank of America Merrill Lynch

Document	Certification/authorisation	Description
Certificate or Incorporation or its equivalent	Original or certified true copy	Certificate or Trade Register evidencing your registration as a legal entity
Certificate(s) on Change of Name (where applicable)	Original or certified true copy	Official record of any changes in the Company name
Memorandum & Articles of Association/Byelaws or its equivalent	Certified true copy	Company's constitution, articles or statutes
List of all directors	Certified true copy of register of directors or original letter	List of current directors
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel on headed company paper or headed parent company paper	Names of all 25% ultimate beneficiaries* of the company must be disclosed <ul style="list-style-type: none"> ▪ If your share ownership structure includes a number of corporate entities, details of their 25% or more ultimate beneficial owners must be included ▪ If your shareholder includes a Fund or Funds managed/ advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds ▪ If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required
Passports	Certified true copy	Valid identification documents are required for <ul style="list-style-type: none"> ▪ Any shareholder owning 25% or more of the shares of the Company if the shareholder is an individual ▪ At least two directors ▪ Grantor, Beneficiaries, Trustees, and any related parties if a shareholder with 25% or more share is a Trust

*10% beneficial owners where applicable

Note: We can open your accounts using scanned images of all required [correct and complete] documentation, delivered electronically as pdf files via email, pending receipt of certain original documents within a specified time.

AML requirements are governed by Bank of America Global Enterprise AML Policy and Procedures and local regulatory laws which are subject to change from time to time.

"Bank of America Merrill Lynch" is the marketing name for the global banking and global markets businesses of Bank of America Corporation. Lending, derivatives, and other commercial banking activities are performed globally by banking affiliates of Bank of America Corporation, including Bank of America, N.A., member FDIC. Securities, strategic advisory, and other investment banking activities are performed globally by investment banking affiliates of Bank of America Corporation ("Investment Banking Affiliates"), including, in the United States, Merrill Lynch, Pierce, Fenner & Smith Incorporated and Merrill Lynch Professional Clearing Corp., all of which are registered broker dealers and members of FINRA and SIPC, and, in other jurisdictions, by locally registered entities. Investment products offered by Investment Banking Affiliates: Are Not FDIC Insured May Lose Value Are Not Bank Guaranteed. ©2014 Bank of America Corporation.

Switzerland

Account opening requirements

Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese, Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	These are our terms and conditions governing your accounts with us and should be signed by those company officials authorised by Board Resolution or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to a third party such as treasury to make electronic payments on your behalf
Signature list	Signed original	List of full names of authorised signatories along with sample signatures
Board Resolution or Power of Attorney – ONLY required if legal signers not named on the Commercial Register	Signed original or Certified extract	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account

Verification of legal and account signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, Signature List, individual certifying a board resolution or other documents and all authorised manual payment signatories. Acceptable forms of identification documents are photocopies of valid passport or national ID card (front and back), bearing a clear signature and photo.

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened on a Intergrated Network Bank:

Document	Certification/authorisation	Description
Commercial Register or Certificate of Incorporation or its equivalent	Original or certified true copy	Trade Register (issued no more than 90 days) or Certificate evidencing your registration as a legal entity
W-9 or tax registration form	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence of registered office and business address

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

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² Listed on a stock exchange recognised by Bank of America Merrill Lynch

Document	Certification/authorisation	Description
Certificate or Incorporation or its equivalent	Original or certified true copy	Certificate or Trade Register evidencing your registration as a legal entity
Certificate(s) on Change of Name (where applicable)	Original or certified true copy	Official record of any changes in the Company name
Memorandum & Articles of Association/Byelaws or its equivalent	Certified true copy	Company's constitution, articles or statutes
List of all directors	Certified true copy of register of directors or original letter	List of current directors
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel on headed company paper or headed parent company paper	Names of all 25% ultimate beneficiaries* of the company must be disclosed <ul style="list-style-type: none"> ▪ If your share ownership structure includes a number of corporate entities, details of their 25% or more ultimate beneficial owners must be included ▪ If your shareholder includes a Fund or Funds managed/ advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds ▪ If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required
Passports	Certified true copy	Valid identification documents are required for <ul style="list-style-type: none"> ▪ Any shareholder owning 25% or more of the shares of the Company if the shareholder is an individual ▪ At least two directors ▪ Grantor, Beneficiaries, Trustees, and any related parties if a shareholder with 25% or more share is a Trust

*10% beneficial owners where applicable

Note: We can open your accounts using scanned images of all required [correct and complete] documentation, delivered electronically as pdf files via email, pending receipt of certain original documents within a specified time.

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Languages

Documentation can be submitted in English, Dutch/Flemish, French, German, Italian, Portuguese, Spanish. Documents in other foreign languages must be accompanied by a certified true English translation.



Certification

Documents must be certified by the Company Secretary, Assistant Company Secretary, Director, solicitor, lawyer or notary public. It must be an original signature.

Legal and operational documentation

Document	Form	Description
International Account Agreement (IAA)	Signed original	The terms and conditions governing your accounts with us, should be signed by those company officials authorised by Board Resolution, or by legal representative(s) named on the Trade Register
Third Party Authorisation letter (TPA)	Signed original	This is signed when you wish to delegate authority to treasury to make electronic payments on your behalf
Signature list	Signed and certified original	List of full names of authorised signatories along with sample signatures, and details of the payment value limits
Board Resolution or Power of Attorney	Signed original or certified extract	The evidence of the Directors' decision to authorise individuals to act on behalf of the company, including opening accounts. Must be from the entity opening the account, not the parent

Verification of legal signatories

We are required to verify the signatories to the International Account Agreement, Third Party Authorisation Letter, and Signature List. Acceptable forms of identification documents are photocopies* of valid passport or national ID card bearing a clear signature and photo.

*certified as a true copy if privately owned

Anti-Money Laundering documentation

Following are the minimum requirements for accounts opened in the UK:

Document	Certification/authorisation	Description
W-9 or W-8BEN or tax registration form OR	Signed original or certified true copy	US Tax ID required for all US companies or tax number of non-US companies that do not have a company registration number
Certificate of Incorporation or Trade Extract	Certified true copy or original	Document evidencing your registration number
Evidence of registered office and business address	Certified true copy	Photocopy of evidence

Requirements for privately owned companies

For regulated institutions¹, public companies² and their subsidiaries, certain items are a matter of public record. Additionally, the stock exchanges on which these companies are listed undertake significant due diligence of a sort that gives banks comfort from a legal perspective. For privately owned companies, banks are required to undertake the extended due diligence themselves, and so we require additional documentation.

1 Regulated by regulator recognised by Bank of America Merrill Lynch

2 Listed on a stock exchange recognised by Bank of America Merrill Lynch

Document	Certification/authorisation	Description
Certificate of Incorporation or its equivalent	Original or certified true copy	Certificate or Trade Register extract evidencing your registration as a legal entity
Certificate(s) of Change of Name (where applicable)	Original or certified true copy	Official record of any changes in the company name
Memorandum and Articles of Association, Byelaws or equivalent	Certified true copy	Company's constitution, articles or statutes
List of all directors	Original true copy of register of directors, or original letter	List of the current directors
List of all shareholders detailing percentage share	Signed original by company secretary, director or legal counsel, on headed company paper or headed parent company paper	Names of all 25% ultimate beneficiaries* of the Company must be disclosed. <ul style="list-style-type: none"> ▪ If your share ownership structure includes a number of Corporate entities, details of their 25% or more ultimate beneficial owners must be included. ▪ If your shareholder includes a Fund or Funds managed/ advised by an investment/private equity firm, further details will be required on 25% or more investors and on the firm(s) responsible for the Funds ▪ If your shareholder is a Trust or Trusts, a copy of your Trust Deed together with confirmation of names of Trustees, Beneficiaries, Grantor and all other associated parties to the Trust will be required
Certified passports	Certified true copy	Valid identification documents are required for: <ul style="list-style-type: none"> ▪ any Shareholder owning 25% or more of the shares of the Company if the shareholder is an individual ▪ at least two directors ▪ Grantor, Beneficiaries, Trustees and any related parties if a shareholder with 25% or more share is a Trust

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For any questions regarding your account opening documentation,
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AI-AA-0251ED 07-2012