

Regulatory disclosures

The following information is obtained in accordance with the Danish Anti-Money Laundering Act. The information forms the basis of our knowledge about you as a customer in relation to the Danish AML Act and is used in our ongoing monitoring of your customer relationship. The information is stored for five years after your customer relationship has ended. Consequently, we ask you to fill in the fields below when you become a customer with Spar Nord.

Please note that the information should be provided on the basis of your "best estimate" and only concerns your accounts with Spar Nord.

Name:

Civil registration number (CPR):

Credit turnover in your accounts

How much do you expect will be transferred to your accounts each year?

 DKK

Credit turnover is the sum of e.g. salary, pension, educational grant, public benefits, transfers from other individuals, etc.

Comment on credit turnover

What is the origin of the transfers and payments made into your accounts with the bank?

Assets/savings

What is the origin of your assets?

Inheritance Sale of property Other

Assets reflect the savings you have in accounts and custody accounts with the bank – not including any pension savings.

Profit Sale of business
 Savings Dividends

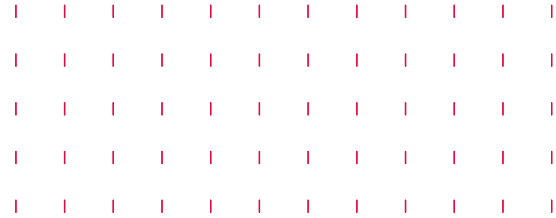
Comments on your assets/savings

Your funds

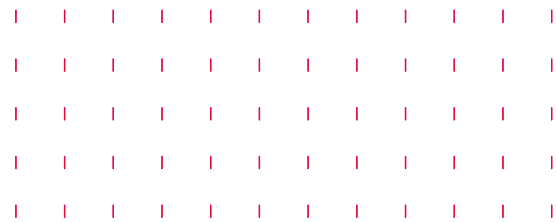
What is the origin of the funds regularly transferred to your accounts with the bank?

Salary Pension Other
 Capital gains Educational grant
 Public benefits Dividends

Comments on your funds



Cash payments made	
<p>How many cash payments do you expect to be made into your account each year?</p> <p><i>Cash payments made are incoming payments made in an ATM.</i></p>	<input type="text"/> Number
<p>How large do you expect the largest annual payment to be?</p>	<input type="text"/> DKK
<p>Comments on cash payments made into your account.</p> <p><i>What is the primary origin of the cash payments?</i></p> <input type="text"/>	
Third party payments	
<p>How many transfers do you expect to receive from other sources each year via account transfers and MobilePay?</p> <p><i>These include salary transfers and public benefits.</i></p>	<input type="text"/> Number
<p>Comment on transfers</p> <p><i>What is the primary origin of the transfers?</i></p> <input type="text"/>	
Cash disbursements	
<p>How many cash disbursements do you expect to be made from your account each year?</p> <p><i>Cash disbursements made are outgoing payments made in an ATM.</i></p>	<input type="text"/> Number
<p>How large do you expect the largest annual disbursement to be?</p>	<input type="text"/> DKK
<p>Comments on cash disbursements made from your account.</p> <p><i>What is the primary purpose of the cash disbursements?</i></p> <input type="text"/>	
International card transactions	
<p>How many international card transactions do you expect to make each year?</p> <p><i>Please indicate an amount divisible by hundred – 100, 200, 300, etc.</i></p> <p><i>When you use your Visa card, this is considered an international card transaction.</i></p>	<input type="text"/> Number

**Trading in shares and bonds**

Do you expect to trade in shares and bonds?

 Yes

If you only have Stjerneinvest custody accounts or pool agreements, you should answer "No"

 No

Comments on trading in shares and bonds

If you answer "Yes", you must describe the transactions you expect to make.

Cash foreign currency

Do you expect to require cash foreign currency for purposes other than vacation?

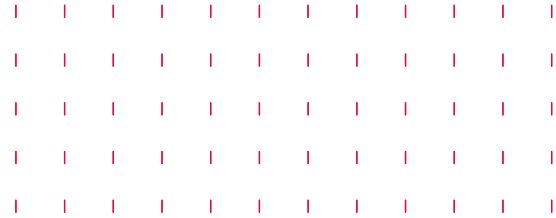
 Yes No

Comments on cash foreign currency

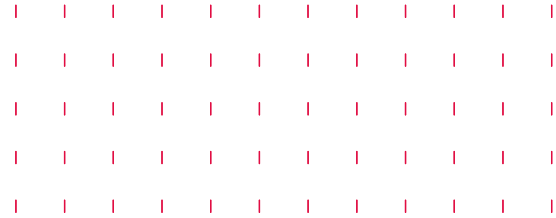
If you answer "Yes", you must describe the purpose for which you intend to use the cash foreign currency for purposes other than vacation.

What is the sum of your annual requirement for cash foreign currency for purposes other than vacation in Danish kroner?

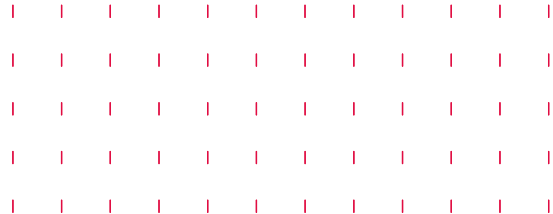
 DKK



International transfers into your account	
From which countries do you expect to receive transfers?	Country no. 1 <input type="text"/>
	Country no. 2 <input type="text"/>
	Country no. 3 <input type="text"/>
Country no. 1 How many transfers do you expect to receive from this country each year?	<input type="text"/> Number
Country no. 1 How large do you expect these transfers to be?	<input type="text"/> DKK
Country no. 1 What is the annual sum of transfers from this country?	<input type="text"/> DKK
Country no. 1 What is the primary purpose of these transfers?	<input type="text"/>
Country no. 2 How many transfers do you expect to receive from this country each year?	<input type="text"/> Number
Country no. 2 How large do you expect the largest transfer to be?	<input type="text"/> DKK
Country no. 2 What is the annual sum of transfers from this country?	<input type="text"/> DKK
Country no. 2 What is the primary purpose of these transfers?	<input type="text"/>
Country no. 3 How many transfers do you expect to receive from this country each year?	<input type="text"/> Number
Country no. 3 How large do you expect these transfers to be?	<input type="text"/> DKK
Country no. 3 What is the annual sum of transfers from this country?	<input type="text"/> DKK
Country no. 3 What is the primary purpose of these transfers?	<input type="text"/>



International transfers from your account	
To which countries do you expect to make transfers?	Country no. 1 <input type="text"/> Country no. 2 <input type="text"/> Country no. 3 <input type="text"/>
Country no. 1 How many transfers do you expect to make to this country each year?	<input type="text"/> Number
Country no. 1 How large do you expect the largest transfer to be?	<input type="text"/> DKK
Country no. 1 What is the annual sum of your transfers to this country?	<input type="text"/> DKK
Country no. 1 What is the primary purpose of these transfers?	<input type="text"/>
Country no. 2 How many transfers do you expect to make to this country each year?	<input type="text"/> Number
Country no. 2 How large do you expect the largest transfer to be?	<input type="text"/> DKK
Country no. 2 What is the annual sum of your transfers to this country?	<input type="text"/> DKK
Country no. 2 What is the primary purpose of these transfers?	<input type="text"/>
Country no. 3 How many transfers do you expect to make to this country each year?	<input type="text"/> Number
Country no. 3 How large do you expect the largest transfer to be?	<input type="text"/> DKK
Country no. 3 What is the annual sum of your transfers to this country?	<input type="text"/> DKK
Country no. 3 What is the primary purpose of these transfers?	<input type="text"/>



Politically exposed persons (PEPs)

Do you hold one or more of the following positions?

- Head of State, head of government, minister, deputy or assistant minister or permanent secretary
- Member of parliament or of similar legislative bodies (e.g. member of the Danish parliament or EU Parliament)
- Member of the governing bodies of political parties represented in a parliament (e.g. the Danish parliament)
- Member of a supreme court, of a constitutional court or judge at the European Court of Justice
- Members of a court of auditors or of the board of a central bank (e.g. auditor of public accounts or board member of a central bank)
- Ambassador, chargé d'affaires or Consul-General
- General or admiral of the Danish armed forces
- Member of the administrative, management or supervisory body of a state-owned enterprise
- Director, deputy director or member of the board of an international organisation (e.g. the UN, the Council of Europe or other bodies within the EU)
- No

Are you a close relative to a person holding one of the above positions?

Yes

Close relatives are: spouses, registered partners, cohabitants, parents and children and their spouses, registered partners and cohabitants.

No

If yes, who is your close relative and what position does the person hold?

Do you have a close cooperation with a person holding one of the above positions?

Yes

This includes owning a business with one of the above persons or having cooperated for an extended period of time.

No

If yes, who is the person and what position does the person hold?

Reporting

You have a duty to report information on accounts with foreign banks to the Danish tax authorities (SKAT). Declarations to SKAT must be made pursuant to section 11a of the Danish Tax Control Act. The reporting form and guidelines are available both in Danish and English and can be downloaded from SKAT's website. Spar Nord is unable to assist you with filling in the form, but you can consult your own accountant.