

List of documents necessary for opening a settlement account and/or a deposit account for individual entrepreneurs

Document name	Comments and requirements for the execution of documents
<p>1. Documents</p> <p>1.1. Licenses (patents), issued to an individual entrepreneur for the activities subject to licensing (regulation by issuing a patent).</p> <p>2. Other documents</p> <p>2.1. Sample signatures and seal card</p> <p>2.2. Documents confirming the authority of other persons specified in the sample signatures and seal card (Power of Attorney).</p> <p>For the Customer's representatives specified in the sample signatures and seal card, it is necessary to check the indication in the document on their appointment/power of attorney that the relevant person has the right to sign payment (settlement) documents. In these documents, it may be additionally indicated that a person has the right to sign electronic payment (settlement) documents in terms of using the remote banking system.</p> <p>2.3. Copy of the annual (or quarterly) tax return with or without the tax authority's acknowledgment, <u>or</u> a copy of the certified mail receipt with an enclosure list (if sent by mail), <u>or</u> a copy of the confirmation of sending on paper (if sent in electronic form); and (or) data (documents) on the financial status (copies of the annual financial statements (balance sheet, statement of financial results), and (or) a copy of the auditor's report on the annual report for the past year, which confirms the reliability of the financial (accounting) statements and compliance of the accounting procedure with the legislation of the Russian Federation; and (or) a certificate of performance by the taxpayer (payer of fees, tax agent) of the obligation to pay taxes, fees, penalties, fines issued by the tax authority (no more than 30 calendar days as of the date of the Account opening; and (or) information on the absence of insolvency (bankruptcy) proceedings against an individual entrepreneur, the judicial awards on declaring him insolvent (bankrupt) that have entered into force; and (or) information on the absence of default in execution of the financial obligations by an individual entrepreneur due to a lack of funds in bank accounts.</p> <p>2.4. Identity document of an individual entrepreneur and other persons indicated in the sample signatures and seal card.</p> <p><i>If an individual entrepreneur is a foreign citizen or a stateless person, an immigration card and (or) a document confirming the right of a foreign citizen or a stateless person to stay (reside) in the Russian Federation shall be additionally provided, if their availability is provided by the legislation of the Russian Federation.</i></p>	<p>The document shall be submitted in the form of:</p> <p>a) notarized original;</p> <p>b) original issued by the Bank and certified by an authorized employee of the Bank.</p> <p>The document shall be submitted in the form of:</p> <p>a) notarized original;</p> <p>b) original issued by the Bank and certified by an authorized employee of the Bank.</p> <p>The documents shall be submitted in the form of:</p> <p>a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank;</p> <p>b) the notarized copy;</p> <p>The balance sheet/tax return shall be provided in the form of a copy with the tax authority's acknowledgment. The auditor's report shall be provided in the original form for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank;</p> <p>Certificates/letters of confirmation/lack of information - the original document</p> <p>The documents shall be submitted in the form of:</p> <p>a) the original when the owners of identity documents appear in person for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank;</p> <p>b) the notarized copy.</p>

2.5. Power of attorney for account opening, entering into a Bank account agreement if the Bank account agreement is not signed by an individual entrepreneur himself.

The document shall be submitted in the form of:

- a) the original document;
- b) the notarized copy;

A Power of Attorney issued by way of substitution shall be notarized, except for cases established by law

2.6. Information on business reputation, reviews in any written form about the legal entity of other customers of Solidarnost CB JSC that have business relations with it; and (or) reviews (in any written form, if possible) from other lenders which rendered services to the legal entity previously with information from these lenders on the assessment of the business reputation of this legal entity). In some cases, from other contractors of the Customer.

The document shall be submitted in the form of the original document

Letters of appreciation, diplomas, documents confirming sponsorship, as well as participation in charity events, etc. may be provided.

In the absence of a recall, a letter of guarantee indicating the date of its transfer to the Bank

2.7. Questionnaire of a customer who is an individual entrepreneur, an individual engaged in private practice in accordance with the legislation of the Russian Federation, and a Questionnaire of a person authorized to manage the Account

The document is issued by the Bank

2.8. Agreement on the number and combination of signatures (if more than one signature in the Card).

The document is issued by the Bank

2.9. Statement of accession to the Account Management Rules

The document is issued by the Bank

The list of required documents may be adjusted depending on the situation and the provisions of the documents of the Customer who is an individual entrepreneur

In case of opening a settlement account for an individual entrepreneur whose business activity period does not exceed three months from the date of registration, the individual entrepreneur shall provide a **letter of guarantee** stating that he **undertakes** to submit the required documents to the Bank immediately after submitting the first balance sheet or tax reporting INSTEAD of the documents specified in clauses 2.3 and 2.6 of this list, as well as one or more of the following documents: business plan, investment project, cash-flow, a letter about the planned activity from the Customer (see Checklist regarding the specified documents).

When establishing information about the beneficial owner, the Customer shall fill in an Annex to the Bank's Customer Application Form (about the beneficial owner). The data on the beneficial owners can be drawn up in the form of a drawn scheme signed and sealed by the Customer indicating the date of submission of the document to the Bank. **The scheme** shall be drawn up on an A4 sheet signed and sealed by the Customer indicating the date of submission of the document to the Bank.

Additional documents for a settlement account and / or deposit account opening for resident individuals engaged in private practice in accordance with the legislation of the Russian Federation (Notary Public)

1.1. A document confirming the empowerment (designation to a post) of a notary public issued by the judicial authorities of the entities of the Russian Federation in accordance with the legislation of the Russian Federation

The documents shall be submitted in the form of:

- a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank;
- b) the notarized copy;

1.2. Certificate of registration of an individual with a tax authority

A certificate of registration with a tax authority may be presented as a paper document containing a notary public's certification that the paper document is equivalent to the document in electronic form.

2.1. Documents of title for the use of the premises: Lease agreement/sublease and/or certificate of title.

The documents shall be submitted in the form of:

Instead of a certificate of title, the Customer shall be entitled to provide an extract from the Unified State Register of Rights to Immovable Property and Transactions Therewith.

- a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank;
- b) the notarized copy;
- c) a copy certified by a legal entity with the original submitted to the Bank.

Additional documents for a settlement account and / or deposit account opening for resident individuals engaged in private practice in accordance with the legislation of the Russian Federation (Lawyer)

- 1. Document confirming registration in the register of lawyers.**
 - 2. Certificate of the establishment of the lawyer's office**
 - 3. Certificate of registration of an individual with a tax authority**
- The documents shall be submitted in the form of:
- a) the original for subsequent execution of a copy of the document and its certification by an authorized employee of the Bank;
 - b) the notarized copy;
 - c) a copy certified by an individual entrepreneur with the original submitted to the Bank.
- A certificate of registration with a tax authority may be presented as a paper document containing a notary public's certification that the paper document is equivalent to the document in electronic form.

If a notary public/a lawyer is a foreign citizen or a stateless person, an immigration card and (or) a document confirming the right of a foreign citizen or a stateless person to stay (reside) in the Russian Federation shall be additionally provided, if their availability is provided by the legislation of the Russian Federation.