

DATA ON CLIENT'S BENEFICIAL OWNERS

Pursuant to Articles 23 and 24 of the Anti-Money Laundering and Counter-Terrorism Financing Act (Official Gazette of the Republic of Croatia No. 87/08, 25/12), HBOR is obliged to gather data on business entities' beneficial owners.

Client's beneficial owner is defined as follows:

- *In the case of legal entities, subsidiaries, representative offices and other entities incorporated under domestic or foreign law that have the status of a legal entity:*
 - A) natural person that ultimately owns or controls a legal entity through direct or indirect ownership or natural person that exercises control over a sufficient percentage of shares or voting rights in the respective legal entity, whereas a percentage of 25% plus one share is deemed sufficient to meet this criterion,
 - B) natural person who otherwise exercises control over the management board of a legal entity;
- *In the case of legal entities, such as foundations, and legal arrangements, such as trusts which administer and distribute funds:*
 - C) natural person who is the beneficiary owner of 25% or more of the property rights of a legal arrangement, if future beneficial users have already been determined,
 - D) people in whose main interest the legal arrangement or legal entity is set or in whose interest it operates, if natural persons or legal entities that will benefit from the legal arrangement have not been determined yet, and
 - E) natural person who exercises control over 25% or more of the property rights of a legal arrangement.

Direct owner is any natural person that participates directly in the ownership structure of the business entity for which data are given.

Indirect owner is any natural person or legal entity that is the owner of another legal entity participating in the ownership structure of the business entity.

Data on a business entity:

Name of business entity:

Address of headquarters (street and number, city and state – address from the registry):

Person authorised for representation (name and family name):

Owner 1:

Name and family name

Place and date of birth

Address of residence (street and number, city and state)

Citizenship

Person is: direct owner indirect owner
(Please circle the correct answer)

Type of ownership: A B C D E
(Please circle with respect to the above explanation)

Percentage of ownership:

Owner 2:

Name and family name

Place and date of birth

Address of residence (street and number, city and state)

Citizenship

Person is: direct owner indirect owner
(Please circle the correct answer)

Type of ownership: A B C D E
(Please circle with respect to the above explanation)

Percentage of ownership:

Owner 3:

Name and family name

Place and date of birth

Address of residence (street and number, city and state)

Citizenship

Person is: direct owner indirect owner
(Please circle the correct answer)

Type of ownership: A B C D E
(Please circle with respect to the above explanation)

Percentage of ownership:

Owner 4:

Name and family name

Place and date of birth

Address of residence (street and number, city and state)

Citizenship

Person is: direct owner indirect owner
(Please circle the correct answer)

Type of ownership: A B C D E
(Please circle with respect to the above explanation)

Percentage of ownership:

By signing this Questionnaire, I confirm that all the data contained herein are true and I authorise HBOR to verify all data contained herein. I shall personally inform you within 15 working days if any change occurs with regard to the above data.

Name and family name of person authorised to represent: _____

Signature and seal of business entity: _____

Place and date: _____

Consent for the processing/use of data contained in the Data on Client's Beneficial Owners for due diligence purposes with regard to legal entities with an objective of entering into business relationship related to HBOR's products/services

I, the undersigned, give consent to HBOR to process the data contained in the aforementioned Questionnaire for indisputable identification purposes and for the purpose of entering into business relationship under all HBOR's products/services. Such data are considered as banking secret and can be used for HBOR's purposes only, except in the cases referred to in Article 157, paragraph 3 of the Credit Institution Act (Official Gazette of the Republic of Croatia No. 159/13).

Signature of person authorised to represent and seal of business entity: _____

Place and date: _____

Enclosures:

Table 1

Table 2