

Details required according to Law 3691/2008 and decision no. 281/5/17.3.2009 of the Bank of Greece Banking and Credit Committee, as applicable

Documents which may certify these details (as applicable)

- (1) Full name and father's name
- (2) Identity card or passport number
- (3) Issuing authority
- (4) Date and place of birth

- Identity Card
- Valid passport
- Law Enforcement and Armed Forces personnel identity card

- (5) Customer Income
- (6) VAT Registration Number

- Income tax slip (for natural persons)
- Income tax return, including submission receipt and tax payment note (for legal persons and trading professionals)
- Certificate on no requirement to submit a tax return (when either of the above two documents is not available)

- (7) Current home address
- (8) Telephone number

- Recent utility bill
- Home or business premises lease contract, filed to a tax office

- (9) Profession and current business address

- Valid foreigner's residence permit
- Employer's certificate
- Copy of latest salary statement
- Certificate of profession
- Professional Identity Card
- Social Insurance Institution Receipt

- 10) Customer signature sample

The documents mentioned in the previous page should be produced in their original form, while banks are required to request regular updating and maintain copies thereof.

Depending on the transaction type and amount, the documents your bank will request may differ. It is, therefore, possible that **additional details and information may be requested**, including:

- VAT returns, invoices, bills of lading, ownership titles, lease or sale contracts;
- information on the purpose and nature of your business relationship with the bank;
- information about your economic/transaction profile, and/or
- other information.

When acting on behalf of a third party, in addition to your identification details you will have to provide similar identification details of such third (natural or legal) person. According to applicable laws, banks are required to demand these details and confirm their authenticity.

Thank you for your co-operation and the time you devoted in reading this document.

Have you introduced yourself?



**If not...
...do it now**

JULY 2018



Dear Customer,

This leaflet is addressed both to you, as a new or existing customer, and to persons dealing for once with banks operating in this country.

It is intended to provide information on your obligations according to the law as regards the details and information you are required to provide to the bank in order to adequately document your identity and income.

1. Why am I required to provide details to the bank?

According to relevant provisions which are in force both in the European Union and internationally, **Law 3691/2008** and the relevant **decision no. 281/5/17.3.2009 of the Banking and Credit Committee of the Bank of Greece**, as applicable, a special regulatory framework was established regarding the prevention of the use of the financial system for money laundering and terrorism financing purposes. This framework intends to:

- ensure the integrity of the banking system, and
- protect the legal interest and safeguard the financial transactions of all persons carrying out such transactions.

In adhering to the above regulatory framework, **banks are required to refrain from executing a transaction unless they have confirmed and verified in advance the identity of the person involved in the transaction. They are further required to request from their**

customers documentation such as legal establishment documents, customer identification documents, income tax payment slip and/or tax return, transaction receipt etc., and maintain such documentation in files.

Therefore, when a bank requests your details for a transaction or the commencement or continuation of your banking relationship, you should know that it applies the requirements of applicable laws, as it is obliged to do.

2. How does a bank use the details I provide and any personal data contained therein?

According to **Law 2472/1997** and the **General Data Protection Regulation (EU/2016/679)** on the individual's protection from the processing of personal data, the details you provide to a bank:

- are safely kept for such time as imposed by the relevant laws;
- are solely used for the purpose of their collection, while
- any violation of these laws by a bank results in very heavy penalties and fines.

3. What exact details will I be required to provide and how will these be certified?

As of March 2012, according to an explicit provision of the Bank of Greece Governor's Act no. 2652/2012:

- the income of an individual customer (natural person) is verified by a bank on the basis of the **income tax slip**; and
- in the case of a corporate customer (legal person, trading professional), it is verified by a bank on the basis of the submitted **income tax return** (including the submission receipt and the tax payment note).

In case you wish to open a bank account, hire a safety deposit box, receive a loan or carry out other transactions (credit transfer, remittance), the details required according to the law (whether you are the main beneficiary, co-beneficiary, primary debtor or guarantor) and the corresponding certifying documents are the following, as appropriate: