

# Scope of business with the bank and tax information

## Private customers

As a bank, we have a very important part to play in preventing money laundering and terrorist financing. The Danish Anti-Money Laundering Act requires that we be able to document sufficient knowledge about our customers and understand how they use the bank.

Therefore, please fill in the form below and describe an average year for your banking activity.

Your information will be treated confidentially and will only be used in connection with statutory customer due diligence procedures. The information will be stored for five years after the end of the customer relationship. Read more about how the bank processes your personal information at [www.al-bank.dk/kontakt/behandling-af-personoplysninger](http://www.al-bank.dk/kontakt/behandling-af-personoplysninger).

Name:

Civil registration number (CPR number):

Email:

Telephone no.:

### What is the purpose of your customer relationship with Arbejdernes Landsbank?

To advise you as well as we can, we need to know why you want to become (or already are) a customer at Arbejdernes Landsbank, and how you expect to use us as a bank.

Why do you want to become a customer at Arbejdernes Landsbank - what are you going to use your accounts, cards or loans for?

Why have you chosen Arbejdernes Landsbank (e.g. prices, branches, reputation)?

### Politically exposed person

Are you currently or have you been a politically exposed person within the last 12 months?

Yes  No

*A politically exposed person is a person who has held or holds a prominent public function or position.*

*For example a minister, a member of the Danish parliament, a member of the European Parliament, a permanent secretary, supreme court judge, ambassador, high ranking officer of the armed forces, member of the management team of a state-owned company, a director of an international organisation.*

*This includes members of such a person's family (spouse, registered partner, cohabitant, parents, children and their spouses/registered partners/cohabitants) and close cooperation partners.*

**How much money do you expect to be transferred to your accounts with Arbejdernes Landsbank?**

All amounts must be after tax. This means that you should write the amounts actually transferred to your accounts at Arbejdernes Landsbank after tax has been deducted. Only fill out the boxes that suit your financial circumstances.

	Number of transfers per year	Amount per transfer
Job – what is your salary (excluding pension)	<input type="text"/>	<input type="text"/>
Paid out pension benefits, including ATP	<input type="text"/>	<input type="text"/>
Student grant and loan (SU)	<input type="text"/>	<input type="text"/>
Public benefits (e.g. housing subsidies, child and youth	<input type="text"/>	<input type="text"/>
Return on capital (e.g. interest income, dividends from	<input type="text"/>	<input type="text"/>
Transfer incomes (e.g. social benefits, unemployment	<input type="text"/>	<input type="text"/>
B income (e.g. fees)	<input type="text"/>	<input type="text"/>
Revenues from a hobby business	<input type="text"/>	<input type="text"/>
Fixed transfers from a partner, roommate, cohabitee,	<input type="text"/>	<input type="text"/>
Holiday pay and any bonus	<input type="text"/>	<input type="text"/>
Sales of items at flea markets, on Facebook Marketplace, Ebay, Den Blå Avis, etc.	<input type="text"/>	<input type="text"/>
Other transfers from e.g. friends/family (e.g. Mobilepay) *	<input type="text"/>	<input type="text"/>

\* Please elaborate who you receive the *other transfers* from and the reason for the transfers.

**Do you expect to transfer money from your accounts in other banks to your accounts in Arbejdernes Landsbank?**

Transfers of cash deposits/savings  DKK

Transfers of custody accounts (shares, bonds,  DKK

Specify the origins of the assets you will be transferring to your accounts in Arbejdernes Landsbank.

### How did you acquire your assets?

You can tick more than one option

- Own Savings
- Inheritance
- Lottery winnings
- Sale of real property
- Sale of business
- Dividends (for example from the shares and investment certificates)
- Other

Specify who/where the assets stem from

### Will you be making cash deposits via a cashpoint (ATM)?

- Yes     No

If yes, please answer the following questions:

What is the total annual amount you expect deposit?  DKK  
How many times a year do you expect to deposit cash?  Number  
What is the largest amount you expect to deposit in?  DKK

Where does the cash come from?

### Do you expect to withdraw cash from a cashpoint (ATM)?

- Yes     No

If yes, please answer the following questions:

What is the total annual amount you expect to withdraw in cash?  DKK  
How many times a year do you expect to withdraw cash?  Number  
What is the largest amount of cash you expect to withdraw?  DKK

What are you expecting to use the cash for?

**Transfers from abroad**

Do you expect to receive transfers from abroad?  Yes  No

If yes, please complete the form below:

Country	Number per year	Largest amount you expect to receive (DKK)	Total amount per year (DKK)	What is the purpose of the transfer from the specific country?

Tick the box if you expect to receive money from more than three different countries

Tick the box if you expect the money to be sent in a currency other than DKK

**Transfers to abroad**

Do you expect to transfer money abroad?  Yes  No

(Does not apply to payments made by debit card)

If yes, please complete the form below:

Country	Number per year	Largest amount you expect to transfer (DKK)	Total amount per year (DKK)	What is the purpose of the transfer to the specific country?

Tick the box if you expect to transfer money to more than three different countries

Tick the box if you expect to send the money in a currency other than the currency of the country of destination

## Your tax information

According to Danish tax legislation, all customers must provide information regarding tax obligations in countries other than Denmark.

Therefore, please provide the following information:

Date of birth:

Country of birth:

Town of birth:

Citizenship:

Countries where you are a tax resident:

Tax identification number - if you are still a tax resident of a country other than Denmark (e.g. TIN number)

Note that we use the information above to complete a statement that you have a duty to report to the tax authorities. You will be asked to sign the statement in your online banking solution (or in person). A customer relationship cannot be established if you do not sign the statement. If you are an existing customer, we reserve the right to cancel your cards and close your accounts if you do not sign the statement.

### **What does 'tax resident' mean?**

*You are a tax resident of a country if you are liable to pay tax to the country due to residence in the country or similar. In other words, countries where you are liable to pay tax on your entire income from both Denmark and abroad; also known as full tax liability.*

### **What is a tax identification number?**

*A tax identification number is the number used to identify individual taxpayers. The number is on your tax return, for example. In Denmark, your CPR-number is also your tax identification number. Other countries have specific tax identification numbers that are solely used for tax purposes. The taxpayer identification number is often referred to by its abbreviation TIN. You can usually find your tax identification number on your payslip, annual tax return or your foreign ID card. Contact the local tax authority if you do not know your tax identification number.*

### **Guidelines for “Tax information statement”**

The OECD Common Reporting Standards (CRS) and the Foreign Account Tax Compliance Act (FATCA) require that Arbejdernes Landsbank collect and report certain information about its customers. If you are liable to pay tax abroad, the bank may be obligated to submit the information from this form and other financial information regarding your accounts to the Customs and Tax Administration (SKAT).

Click the link to read more about the exchange of financial information (in Danish only):

<https://info.skat.dk/data.aspx?oid=2929>

Please notify us in the event of any changes in circumstances that make the information in this statement incorrect or incomplete. You will need to fill out a new updated statement.

The Bank does not advise on tax. Contact your accountant or the local tax authorities if you have any questions regarding taxes.