



## **Step-by-step instructions on the interaction of a potential client with KHOLMSK NSCA when establishing correspondent relations (opening a LORO account)**

If interested in establishing cooperation with KHOLMSK NSCA (hereinafter referred to as the Bank), the potential client shall perform the following steps:

1. Fill in the preliminary Bank Questionnaire, selecting the services you need (Annex 1) and send to the e-mail address of the Bank [dybrovin.a@rnko-kholmsk.ru](mailto:dybrovin.a@rnko-kholmsk.ru)
  2. After receiving feedback from the client manager (2-3 days after sending the Questionnaire), proceed to filling out the Questionnaire offline. (Annex 2)
    - 2.1. Questionnaire for banks - non-residents of the Russian Federation to be completed by banks that are non-residents of the Russian Federation in English. When filling out the Questionnaire for the first time, we recommend that you carefully read this section.
- Important!** All fields of the form are required to be filled in for the first time, except for the cases specified in the clauses. After completing the form, provide for saving the Questionnaire file on your computer for its subsequent use when updating the data/ expanding the cooperation. In the future, you can use the data from the file and make adjustments only to those items, the data of which has changed.
3. Send the completed Questionnaire to the Bank's email address [dybrovin.a@rnko-kholmsk.ru](mailto:dybrovin.a@rnko-kholmsk.ru) for verification.
  4. Receive a message read receipt.
  5. Within 2 business days from the date of receipt of the request, you will be informed by a reply letter about the approval/need to adjust the file provided.
    - 5.1. In case of confirmation of the correctness of filling in the Questionnaire, it must be signed by the head (a person vested with the appropriate authority to sign documents for the purposes of AML/CFT and FPWMD), affix a seal and send scans of the Questionnaire and documents stated in Clauses 1.31.1.-1.31.2. (Questionnaire for banks - non-residents of the Russian Federation) to the email address [dybrovin.a@rnko-kholmsk.ru](mailto:dybrovin.a@rnko-kholmsk.ru).
  6. Wait for the message confirming the receipt of scans of signed documents.

The Bank shall proceed to conduct verification procedures in relation to a potential client. Term - at least 10 business days.
  7. Get the Bank's decision on interest in establishing cooperation and a list of necessary documents to be submitted to the Bank.
8. List of required documents:



- 8.1. Two copies of the Account Opening Agreement signed by an authorized person and certified by the seal of the Applicant Bank.
- 8.2. Application for opening an account
- 8.3. A notarized copy of the Certificate of Registration with the Tax Authority of the Russian Federation.
- 8.4. Duly certified copies of the following documents with a notarized translation into Russian, apostille is required:
  - Documents confirming the state registration, containing information about the sole executive body (for example, the Certificate of State Registration) and other documents confirming the legal status of the Non-Resident Bank;  
Documents confirming the legal status of a non-resident credit institution under the laws of the country in which the non-resident credit institution was established, in particular, documents confirming the state registration of the non-resident credit institution;
  - Banking license;  
Licenses (permits) issued to a non-resident credit institution in accordance with the procedure established by the laws of the country in which the non-resident credit institution is established for the right to carry out activities subject to licensing, if these licenses (permits) are directly related to the customer's legal capacity to enter into an agreement for the correspondent account of the relevant type;
  - Powers of attorney authorizing to sign documents for the purpose of opening an account and other documents related to the account (for persons whose powers are not specified in the constituent documents of the Applicant Bank);
  - Documents confirming the powers of the sole executive body (for example, the decision of the relevant authorized body on the appointment of the sole executive body of the Respondent Bank);  
Documents confirming the powers of persons entitled to the first and second signatures on payment (settlement), cash and other documents, and in the case when the agreement provides for the disposal of funds on the account, using an equivalent of a handwritten signature, codes, passwords and other means - documents confirming such authority.
  - Articles of Association;
- 8.5. Client Questionnaire, Representative Questionnaire, Beneficial Owner Questionnaire signed by an authorized person and certified by the seal of the Respondent Bank
- 8.6. FATCA form (scanned copy shall be signed by an authorized person)
- 8.7. CRS form (hard copy shall be signed by an authorized person)
- 8.8. Other documents in accordance with the requirements of the laws of the Russian Federation, or with the requirements of the Correspondent.



**9.** Copies of documents provided to the Bank shall be executed and certified in accordance with the applicable laws of the Russian Federation:

9.1. The original card with specimen signatures and seal, drawn up and certified in accordance with the applicable laws of the Russian Federation (Annex 3), or the authorized signature book for persons authorized to manage the account. In this case, identification of the persons specified in the book authorized to manage the funds on the correspondent account is not required.

9.2. To open an account for a branch of a non-resident credit institution, in addition to the above documents, it is necessary to additionally submit copies of the documents certified in accordance with the applicable laws of the Russian Federation:

- Regulations on the branch of a non-resident credit institution.
- Documents confirming the powers of the head of the branch of a non-resident credit institution.
- Power of attorney to open an account (manage the account), if the account is opened by a representative of a non-resident credit institution. The power of attorney sent (imported) from abroad shall be certified in accordance with the established procedure.

**10. Requirements for title documents**

10.1. To open an account, a non-resident credit institution shall submit to the Correspondent the documents legalized at the embassy or consulate of the Russian Federation abroad or at the embassy (consulate) of a foreign state in the Russian Federation, confirming the legal status of a legal entity under the laws of the country where this legal entity is established.

10.2. In accordance with Article 2 of the 1961 Hague Convention abolishing the requirement of legalization of foreign official documents (hereinafter referred to as the Hague Convention), legalization shall mean only a formal procedure used by diplomatic or consular agents of the country on whose territory the document must be submitted to certify the authenticity of the signature, capacity in which the person who signed the document acted, and, if appropriate, the authenticity of the seal or stamp that seals this document.

10.3. Documents drawn up by bodies and authorized persons of a foreign state intended for use in the Russian Federation shall be legalized at the embassy (consulate) of the Russian Federation abroad after their certification by the Ministry of Foreign Affairs or other authorized official institution of the state of origin of the document. In this case, the authenticity of the signature and seal of the official institution on the document shall be certified.

10.4. Documents drawn up or duly certified (signature and seal authentication) by diplomatic missions or consular offices of foreign states on the territory of the Russian Federation shall be legalized in the Consular Service Department of the Ministry of Foreign Affairs of the Russian Federation.



## **11. Execution of documents:**

- 11.1. Copies of documents shall be notarized in accordance with the laws of the respondent country.
- 11.2. Documents drawn up in a foreign language shall be provided to the Correspondent with a translation into Russian, certified in accordance with the established procedure. At the same time, the notary's inscription certifying the accuracy of the translation and the authenticity of the translator's signature, as well as other inscriptions that may be made on the document when it is drawn up in accordance with the local laws, shall be made taking into account the possibility of their assessment on the territory of the Russian Federation by a person who does not speak the language of the country of the respondent's incorporation.
- 11.3. Translation into Russian shall be carried out only for a notarized copy of the document, and all inscriptions on the document, which are not in Russian, shall be translated, without exception.
- 11.4. The translator of the document shall make an inscription on the document indicating the accuracy of the translation, indicate his/her surname and name (and possibly patronymic), and put a signature.
- 11.5. The notary shall confirm the authenticity of the translator's signature.
- 11.6. The notarized copy and its translation shall be stitched into a single document and sealed with the notary's indication of the total number of sheets.
- 11.7. The translator shall perform translations of the notary's inscriptions: certifying the translator's signature and indicating the total number of sheets in the document.
- 11.8. Notarization of the document copy on the translation of the document, and not on the copy itself, is not allowed.

## **12. Execution of the Authorized Signature Book:**

The Authorized Signature Book (hereinafter referred to as the Book) in accordance with international practice and customs of business turnover shall be made in a printed manner and contain brief information about the authorized persons (name, surname, position) and samples of their signatures. Authorized persons in the Book shall be grouped into sections corresponding to the ranks of their signatures (A, B, C). The number of persons included in each section shall be determined by the respondent. In case of submission to the Correspondent of the Authorized Signature Book in English, a certified translation into Russian is not required.

In case of impossibility to provide the Book produced in a printed manner, a document with the original signatures of the authorized persons and a seal imprint, drawn up and certified by



a notary in accordance with the laws of the respondent country may be accepted. In case when the document is made in a language other than Russian, it shall be provided with a notarized translation into Russian.

In case of drawing up the Book on several sheets, the document shall be stitched and certified by a notary indicating the total number of sheets in the document.

**13. Legalization of documents is not required if the documents have been issued in the territory:**

13.1. of Member States of the Hague Convention\* (if there is an apostille affixed by the competent authority of a foreign state in accordance with the requirements of the convention, on the document or on a separate sheet stitched with the specified document). The Hague Convention applies to official documents that were made in the territory of one of the contracting states and are to be submitted in the territory of the other contracting state.

The following shall be considered official documents within the meaning of the Hague Convention:

- documents issued by a body or official subject to the jurisdiction of the state, including documents issued by the prosecutor’s office, court clerk or bailiff;
- administrative documents, notarial deeds;
- official notes, such as on registration; endorsements confirming a specific date; certification of a signature on a document not certified by a notary.

At the same time, the Hague Convention **does not apply to:**

- documents executed by diplomatic or consular agents;
- administrative documents directly related to a commercial or customs operation.

13.2. of Member States of the Minsk Convention\*\* on Legal Assistance and Legal Relations in Civil, Family and Criminal Matters of 1993.

In accordance with Article 13 of the Minsk Convention, official documents from the above states - former republics of the USSR, made or certified by an authorized person within his/her competence and in the prescribed form and sealed with an official seal, shall be accepted on the territory of other member states of the convention without any certification;

13.3. of the States with which the Russian Federation has concluded agreements on legal assistance and legal relations in civil, family, and criminal cases.

\* Annex on the Member States of the Hague Convention.

\*\* List of Member States of the Convention on Legal Assistance and Legal Relations in Civil, Family and Criminal Cases (signed on January 22, 1993 in Minsk): Republic of Belarus, Republic of Kazakhstan, Republic of Uzbekistan, Russian Federation, Republic of Tajikistan, Republic of



Armenia, Ukraine, Kyrgyz Republic, Republic of Moldova, Republic of Azerbaijan, Georgia, Turkmenistan

**\* On the Member States of the Hague Convention.**

The list of countries that have entered into the apostille convention, which recognize foreign documents marked with the apostille stamp (as of October 3, 2017):

|                              |                       |                                     |
|------------------------------|-----------------------|-------------------------------------|
| Australia                    | Israel                | Reunion                             |
| Austria                      | India                 | Russia                              |
| Azerbaijan                   | Ireland               | Romania                             |
| Albania                      | Iceland               | El Salvador                         |
| American Samoa               | Spain                 | Samoa                               |
| Andorra                      | Italy                 | San Marino                          |
| Antigua and Barbuda          | Cape Verde            | Sao Tome and Principe               |
| Netherlands Antilles         | Kazakhstan            | Swaziland                           |
| Argentina                    | Cayman Islands        | Saint Helena Island                 |
| Armenia                      | Cyprus                | Northern Mariana Islands            |
| Aruba                        | PRC                   | Seychelles                          |
| Bahamas                      | Aomin (Macau)         | Saint Pierre and Miquelon           |
| Barbados                     | Hong Kong (Xianggang) | Saint Vincent and the<br>Grenadines |
| Belize                       | Colombia              | Saint Kitts and Nevis               |
| Belarus                      | Komi Republic         | Saint Lucia                         |
| Belgium                      | Cook Islands          | Serbia                              |
| Bermuda                      | Latvia                | Slovakia                            |
| Bulgaria                     | Lesotho               | Slovenia                            |
| Bosnia and Herzegovina       | Liberia               | USA                                 |
| Botswana                     | Lithuania             | Suriname                            |
| British Antarctic Territory  | Liechtenstein         | Turks and Caicos                    |
| United States Virgin Islands | Luxembourg            | Tonga                               |
| British Virgin Islands       | Mauritius             | Trinidad and Tobago                 |
| Brunei                       | Mayotte               | Turkey                              |
| Vanuatu                      | Macedonia             | Ukraine                             |
| United Kingdom               | Malawi                | Wallis and Futuna                   |
| Hungary                      | Malta                 | Fiji                                |
| Venezuela                    | Marshall Islands      | Finland                             |
| Guadeloupe                   | Mexico                | Falkland Islands (Malvinas)         |
| French Guiana                | Moldavia              | France                              |
| Germany                      | Monaco                | French Polynesia                    |
| Guernsey                     | Mongolia              | Croatia                             |
| Gibraltar                    | Montserrat            | Montenegro                          |
| Honduras                     | Isle of Man           | Check Republic                      |
| Grenada                      | Namibia               | Switzerland                         |
| Greece                       | Netherlands           | Sweden                              |
| Georgia                      | Niue                  | Ecuador                             |
| Guam                         | New Zealand           | Estonia                             |
| Denmark                      | New Caledonia         | South Africa                        |
| Jersey                       | Norway                | Japan                               |
| Dominica                     | Panama                |                                     |
| Dominican Republic           | Peru                  |                                     |



**PHKO HOJMSCK**

АКЦИОНЕРНОЕ ОБЩЕСТВО РАСЧЕТНАЯ НЕБАНКОВСКАЯ  
КРЕДИТНАЯ ОРГАНИЗАЦИЯ «ХОЛМСК»

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|  | Poland<br>Portugal<br>Puerto Rico |  |
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