

Criteria for Assignment of Clients to the Foreign Taxpayer Client Category

In the analysis of the possibilities of assignment of clients to the category of foreign taxpayer client, OJSC AK BARS BANK (hereinafter, the “Bank”) utilizes the following criteria:

1. With regard to individual clients:

- 1) citizenship in a foreign country;
- 2) place of birth, place of actual residency or postal address in a foreign country;
- 3) an “in care of” address or “hold mail” address located in a foreign country;
- 4) a telephone number registered in a foreign country;
- 5) a valid power of attorney or other document attesting to the right to sign on behalf of another person holding citizenship in a foreign country or residing in a foreign country;
- 6) additional agreements with the Bank indicating regular transfers of funds to accounts opened in a foreign country;
- 7) other indications of being a foreign taxpayer in the systems of the Bank.

2. With regard to legal entity clients:

- 1) place of registration in accordance with international law;
- 2) place of actual location or postal address in a foreign country;
- 3) a telephone number registered in a foreign country;
- 4) an “in care of” address or “hold mail” address located in a foreign country;
- 5) additional agreements with the Bank indicating regular transfers of funds to accounts opened in a foreign country;
- 6) other indications of being a foreign taxpayer in the systems of the Bank.