



DOCUMENTS REQUIRED FROM A FOREIGN COMPANY FOR ACCOUNT OPENING

When opening an account with OP Corporate Bank plc for a foreign company, we require the following documents. Please ensure you provide all of the documents required when sending your application to us. Missing documents will delay the opening of your account.

GENERAL CONDITIONS

Documents shall be provided in English, Finnish or Swedish. Translations from other languages shall be made by a licensed translator.

The documents shall be original or certified by a notary public or customer's current home bank.

The documents shall be recent enough; for example, the company's decision concerning the opening of an account shall not be older than three (3) months.

If there are changes in the persons authorised to use the account, members of the Board of Directors or other relevant persons with regard to the use of the account of the company or corporation, the documents shall be brought up to date without delay.

COPIES OF PASSPORTS

Passport copies of persons who are authorised to sign on behalf of the company and persons who are authorised to operate the account. Passport copies from the customer company's beneficial owners* (>25%), unless they have a Finnish social security number. Passport copies should be in colour and verified by the customer's home bank.

Passport copies should include the sentence "we certify this is a true copy of original".

Either **EXTRACT FROM THE TRADE REGISTER** or **CERTIFICATE OF INCORPORATION**

(OR SIMILAR REGISTRATION DOCUMENT)

The Extract from the Trade Register is a document which sets forth, inter alia, the company's name, date of registration, registration authority, authorisations to sign on behalf of the company, and the members of the Board of Directors (equivalent to a Finnish Trade Register extract).

The extract from the Trade Register shall not be older than three (3) months.

The Certificate of Incorporation shall bear particulars of the name of the company, date of registration and registration authority.

If available, documentation from Finnish Trade Register, relating to establishing a new subsidiary in Finland.

MEMORANDUM OF ASSOCIATION

The Memorandum of Association shall set forth the founder members of the company and possibly, for example, the constitution of the first Board of Directors.



OR

ARTICLES OF ASSOCIATION

In addition, a declaration of persons who are authorised to sign on behalf of the company is required if it is not included in the documents mentioned above. This declaration can be, for example, the minutes of the shareholders' meeting or an extract from the minutes concerning the election of the Board of Directors or the Managing Director.

KYC, CUSTOMER INFORMATION

OP Corporate Banks's Customer information form is to be filled and signed by the legal representatives of the corporate customer. The up-to-date form is at hand through your contact person OP Financial Group.

TAX RESIDENCY SELF CERTIFICATE FORM

OP Financial Group companies are required to identify their customers whose tax residency is other than Finland and report their income and assets to the Finnish Tax Administration. This obligation is based on Finnish legislation. The regulation is based on international agreements to which Finland is committed and whose purpose is to promote the exchange of tax information between countries. The up-to-date form is at hand through your contact person at OP Financial Group.

ORGANIZATIONAL CHART

Organizational chart at least the path from the Finnish entity to the parent company and the beneficial owners.

ADDITIONAL DOCUMENTATION IF THE COMPANY IS NOT 100% OWN BY THE PARENT OR IF THE PERSONS WHO ARE AUTHORIZED TO SIGN FOR THE COMPANY ARE NOT LISTED IN CERTIFICATE OF INCORPORATION.

COMPANY'S DECISION CONCERNING THE OPENING OF AN ACCOUNT AND THE PERSONS AUTHORISED TO USE IT

The decision concerning the opening of an account and the persons authorised to use it shall be made in accordance with the provisions of the Articles of Association. The Board of Directors of the company often makes the decision. In this case, the minutes of the relevant meeting of the board of directors or an extract from those minutes are required. If several persons are authorised to use the account, the decision shall determine whether each person separately or several persons together are allowed to use it.

LETTER OF REFERENCE (OPTIONAL)

Letter of reference from customer's current home bank

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