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“ACBA BANK” OJSC LIST OF DOCUMENTS REQUIRED TO OPEN A CUSTOMER ACCOUNT1

1. List of documents required to open a current account for individuals

Document	Form
1. Identification document	electronic
2. Public servant's identification number ² or the reference on not possessing a public servant's identification number given by the State Registry operating body	electronic
3. In case of registering a deposit for a child under the age of 16 - child's birth certificate or child's passport, if available. For a child aged 16–18 - passport	electronic
4. “Know your customer” questionnaire (if the customer opens an account for the first time – mandatory, in other cases – if required)	original
5. Opening an additional current account with the same currency, announcement on the purpose of opening the account	original and electronic
6. In case of availability of the actual beneficiary, identification document of the actual beneficiary	electronic
7. Document verifying the address(es) (may be also submitted after opening of the account)	electronic
8. Agreement on current account	original

2. List of documents required to open a card account for individuals

Document	Form
1. Identification document	electronic
2. Public servant's identification number ² or the reference on not possessing a public servant's identification number given by the State Registry operating body	electronic
3. “Know your customer” questionnaire (if the customer opens an account for the first time – mandatory, in other cases – if required)	original
4. Application for the card	original
5. In case of availability of the actual beneficiary, identification document of the actual beneficiary	electronic
6. Document verifying the address(es) (may be also submitted after opening of the account)	electronic

3. List of documents required to open a current or card account for individuals from fourteen till eighteen years old³

Document	Form
1. Identification document (child's birth certificate or if available child's passport for a child under 16, for a child aged 16-18 - passport)	electronic
2. Public servant's identification number ² or the reference on not possessing a public servant's identification number given by the State Registry operating body	electronic
3. Written consent of legal representatives – parents, guardians or trustees	original and electronic
4. A document confirming the legal status of legal representatives, adopters or trustees	electronic
5. Identification document of legal representatives – parents, guardians or trustees	electronic
6. Public servant's identification number ² of parents, guardians or trustees or the reference on not possessing a public servant's identification number given by the State Registry operating body	electronic
7. Decision of guardianship and trusteeship body or a court verdict (in this case the documents under points 3, 4 and 5 are not required) ⁴ on recognition of a junior fully functional (emancipation)	electronic
8. Marriage certificate in case of marriage under 18 years (in this case the documents under points 3, 4 and 5 are not required) ⁵	electronic
9. "Know your customer" questionnaire (if the customer opens an account for the first time – mandatory, in other cases – if required)	original
10. In case of ordering a card – application on card order	original
11. In case of availability of the actual beneficiary, identification document of the actual beneficiary	electronic
12. Document verifying the address(es) (may be also submitted after opening of the account)	electronic
13. Agreement on current account	original

4. List of documents required to open a current or card account for resident private entrepreneurs

Document	Form
1. Private entrepreneur certificate (with all insets) of the state registry on registration of legal entities or a statement from state registry, TIN certificate (if required) ⁶	electronic
2. Identification document of the private entrepreneur	electronic
3. Public servant's identification number ² of Private entrepreneur or the reference on not possessing a public servant's identification number given by the State Registry operating body	electronic
4. Identification document of the Chief Accountant (if available)	electronic

5. "Know your customer" questionnaire (if the customer opens an account for the first time – mandatory, in other cases – if required)	original
6. Application to open an account	original
7. Opening an additional current account with the same currency, announcement on the purpose of opening the account	original and electronic
8. In case of ordering a card – application on card order	original
9. Power of attorney for the name of the card holder (if the card holder is not the private entrepreneur)	original and electronic
10. Identification document of the card holder (if the card holder is not the private entrepreneur)	electronic
11. In case of availability of the actual beneficiary, identification document of the actual beneficiary	electronic
12. Financial statements, audit report (upon request)	electronic
13. Signatures and seal sample card	original and electronic
14. Identification documents of persons approved in the signatures and seal sample card	electronic
15. Agreement on current account	original
16. In case of ordering a card – the agreement on card issuance and service	original

5. List of documents required to open a current or deposit account for the notary

Document	Form
1. Notary official certificate	electronic
2. TIN certificate	electronic
3. Identification document of the notary	electronic
4. Public servant's identification number ² of the notary or the reference on not possessing a public servant's identification number given by the State Registry operating body	electronic
5. Application to open an account	original
6. In case of ordering a card – application on card order	original
7. Power of attorney for the name of the notary (if the card holder is not the notary)	original and electronic
8. Signatures and seal sample card	original and electronic
9. Identification documents of persons approved in the signatures and seal sample card	electronic
10. Agreement on current or depository account	original

6. List of documents required to open a current or card account for resident legal entities

Document	Form
1. Charter in the last edition, certificate of state registry of registration of legal entities (with all insets) or statement from state register, TIN certificate (if required) ⁶	electronic
2. For foundations, non-governmental organizations decision/report on establishment (if no information about the founders is not included in the Charter)	electronic
3. Identification document of director (manager) registered in the state registry of registration of legal entities	electronic
4. Identification document of the Chief Accountant (if available)	electronic
5. Approved list of participants/shareholders/founders of the legal entity (if the information is not available in the charter or in the document given by State Register of Legal Entities)	electronic
6. Documents required for the identification of participants holding 10 and more percent of participation, in case of foundations; of the Chairman of the Board of Trustees, in case of Non-governmental organizations; of the Chairman of the board and/or the members of the Assembly	electronic
7. "Know your customer" questionnaire (if the customer opens an account for the first time – mandatory, in other cases – if required)	original
8. Application to open an account	original
9. Opening an additional current account with the same currency, announcement on the purpose of opening the account	original and electronic
10. In case of ordering a card – application on card order	original
11. Power of attorney for the name of the card holder (if the card holder is not the director (manager))	original and electronic
12. Identification document of the card holder (if the card holder is not the director (manager))	electronic
13. In case of availability of the actual beneficiary, identification document of the actual beneficiary	electronic
14. Financial statements, audit report (upon request)	electronic
15. Signatures and seal sample card	original and electronic
16. Identification documents of persons approved in the signatures and seal sample card	electronic
17. Agreement on current account	original
18. In case of ordering a card – the agreement on card issuance and service	original

7. List of documents required to open a current or card account for non-resident legal entities

Document	Form
1. Charter (original or copy, verified based on the apostil)	electronic
2. Certificate from registering state body of the given country	electronic

3. TIN certificate (in case of being registered with the RA tax authority and if there is no TIN in the state registry certificate) or declaration on non-registration with the RA tax authority	The certificate – electronic Declaration – original and electronic
4. Copy of the founders' decision on appointment of the director (manager)	electronic
5. Identification document of the director (manager)	electronic
6. Identification document of the Chief Accountant (if available)	electronic
7. Approved list of participants/shareholders/founders of the legal entity (if the information is not available in the charter)	electronic
8. Documents required for the identification of participants holding 10 and more percent of participation, in case of foundations; of the Chairman of the Board of Trustees, in case of Non-governmental organizations; of the Chairman of the board and/or the members of the Assembly	electronic
9. Signatures and seal sample card	original and electronic
10. Identification documents of persons approved in the signatures and seal sample card	electronic
11. "Know your customer" questionnaire (if the customer opens an account for the first time – mandatory, in other cases – if required)	original
12. Application to open an account	original
13. Opening an additional current account with the same currency, announcement on the purpose of opening the account	original and electronic
14. In case of ordering a card – application on card order	original
15. Power of attorney for the name of the card holder (if the card holder is not the director (manager))	original and electronic
16. Identification document of the card holder (if the card holder is not the director (manager))	electronic
17. In case of availability of the actual beneficiary, identification document of the actual beneficiary	electronic
18. Financial statements, audit report (upon request)	electronic
19. Agreement on current account	original
20. In case of ordering a card – the agreement on card issuance and service	original

8. List of documents required to open a current or card account for representative offices, branches, offices of the legal entities

Document	Form
1. Charter of the representative office (branch, office) in the last edition (if available), certificate of state registry of registration of legal entities (with all insets) or statement from state register, TIN certificate of founding organization (if required) ⁶	electronic
2. Identification document of the director (manager) of the representative office (branch, office) registered in the state registry of registration of legal entities	electronic
3. Identification document of the Chief Accountant (if available)	electronic

4. Copies of the Charter of the founding organization and certificate of state registry of registration of legal entities (with all insets) or certificate (if required), in case of foundations, non-governmental organizations the decision/report about establishment (if information about the founders is not included in the Charter) ⁶ If the representative office (branch, office), founding organization is a state body, these documents are not required.	electronic
5. Documents required for the identification of participants holding 10 and more percent of participation, in case of foundations; of the Chairman of the Board of Trustees, in case of Non-governmental organizations; of the Chairman of the board and/or the members of the Assembly	electronic
6. "Know your customer" questionnaire (if the customer opens an account for the first time – mandatory, in other cases – if required)	original
7. Application to open an account	original
8. Opening an additional current account with the same currency, announcement on the purpose of opening the account	original and electronic
9. In case of ordering a card – application on card order	original
10. Power of attorney for the name of the card holder (if the card holder is not the director (manager))	original and electronic
11. Identification document of the card holder (if the card holder is not the director (manager))	electronic
12. In case of availability of the actual beneficiary, identification document of the actual beneficiary	electronic
13. Financial statements, audit report (upon request)	electronic
14. Signatures and seal sample card	original and electronic
15. Identification documents of persons approved in the signatures and seal sample card	electronic
16. Agreement on current account	original
17. In case of ordering a card – the agreement on card issuance and service	original

9. List of documents required for opening a special temporary account for the pre-election fund service for Member of the National Assembly with majoritarian electoral system, Chief of local self-governing bodies or Members of Community Council

Document	Form
1. Identification document	electronic
2. Public servant's identification number ² or the reference on not possessing a public servant's identification number given by the State Registry operating body	electronic
3. "Know your customer" questionnaire (if the customer opens an account for the first time – mandatory, in other cases – if required)	original
4. Agreement on current account	original
5. A certificate confirming the fact of nomination by the electoral commission	electronic

6. The decision of the electoral commission to register the candidate (if the relevant decision has been made, the document mentioned in paragraph 5 is not necessary)	electronic
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10. List of documents required for opening a special bankruptcy account for debtor

Document	Form
1. The Court's decision to declare the debtor bankrupt	electronic
2. The Court's decision on appointing bankruptcy manager	electronic
3. Application to open an account	original
4. Identification documents of persons approved in the signatures and seal sample card	electronic
5. Agreement on current account	original
6. In case of a decision on dissolution of a legal entity, the decision on dissolution	electronic

11. For Foreign Embassies and Consulates in Armenia

Document	Form
1. Documents and information submitted by the customer, document on accreditation in the Republic of Armenia	electronic
2. The decision of the authorized body on the appointment of the ambassador or consulate (if no information about the ambassador or consulate is mentioned in the RA accreditation document)	electronic
3. Documents confirming the person (identity) of the ambassador or consulate and persons authorized to perform transactions	electronic

¹ If required, more documents may be requested from the customer.

² The document is required in case of absence of the information in the database of the "E-governance Infrastructure Implementation Agency" CJSC (EKENG) or the Bank.

Public service number is established in the identification card of the RA citizen, in the residence card of a foreign citizen, in the emigrant identification documents of a person permanently residing in the RA without citizenship, in the social insurance card issued previously, as well as in the references issued by the body holding the state register of population.

³ The list does not relate to the registration of the child's deposit.

⁴ A junior of sixteen years old may be recognized fully functional by the decision of the guardianship and trusteeship body or court decision, and sign any transaction without the consent of parents.

⁵ The minimal age for marriage in the RA is established to be eighteen years, but in cases, provided by the legislation, marriages of persons under 18 can also be registered.

⁶ The documents shall be requested, if the data or documents are not available in the database of the RA Ministry of Justice or are wrong.

ACKNOWLEDGEMENT

- a) In order to open an account, the customer shall submit the originals of the required documents.
- b) The establishment of new business relationships with customers shall be done only with existing (latest edition and in validity) documents.
- c) The method of electronic storage of customer documents presupposes registration of the data and photocopies in the relevant program of the Bank or the documents and data, as a response to the request made through the EKENG.
- d) In case of foreign citizens and non-residents:
- All the identification documents (foreign and internal passports, residence card, etc.), if available, also notarized translation of the passport may be required and saved electronically in the Bank.
 - If required, all pages with notes (visas, country entry stamps, etc.) may be photocopied with IDs.
- e) Identification of real beneficiaries is mandatory for legal entities. If the participants(s) of the legal entities are legal entities, it is necessary to identify the participants and real beneficiaries with more than 10% of participation, continuing the study until the real beneficiaries are identified. Moreover, the documents revealing the real beneficiaries, founders and/or owners of legal entities and financial institutions shall be at most six weeks old, in some cases the possibility of accepting documents up to three months old can be considered.
- f) In case of opening a foreign currency current, card or time deposit, AMD time deposit accounts, the customer shall have a current account in AMD with the Bank.