

Dear Client,

Thank you for your interest in being part of the Elite International Bank and giving us the opportunity to handle your banking needs. We realize your time is valuable, and in order to make the account opening process as simple as possible, we have prepared a welcome kit for you.

We have included a list of the required documents needed to open your account. If you have any questions you can speak directly with your bank representative or you can call our branch at 787-523-9398 Monday through Friday from 9:00 a.m. to 5:00 p.m. Puerto Rico time.

U.S. Commercial Account Documentation Requirements

- Complete Business Customer Profile Form (BCPF).
- Complete original W-9 form for entity.
- Corporate Documents: Articles of Incorporation and/or Operating Agreement containing Directors and Beneficial ownership information.
- Provide current proof of permanent address of the business issued within the last ninety (90) days (i.e. Division of Corporations-Sunbiz, Utility Bill).
- Proof of TIN: Division of Corporations, latest tax return or IRS Letter indicating EIN.
- Proof of Income: Latest tax return, financial statements or last three (3) months of bank issued statements.
- Authorized Signers and beneficial owners (control persons and/or persons with $\geq 10\%$ interest) are each required to provide one (1) primary ID, Proof of Address and TIN for US persons, and two (2) primary IDs, Proof of Address and TIN for Non-US persons.

NON-U.S. Commercial Account Documentation Requirements

- Complete Business Customer Profile Form (BCPF).
- Completed original W-8BEN-E form for entity.
- Corporate Documents: Articles of Incorporation containing Directors and Beneficial Ownership information at time of incorporation and most recent (i.e. Share Roster, Share Certificates, Acts, Resolutions, Meeting Minutes).
- Provide current proof of permanent address of business issued within the last ninety (90) days (i.e. Country Specific Documents; RIF).
- Company Tax ID document (TIN, RUT, RIF).
- Proof of Income: Latest tax return, financial statements or last three (3) months of bank issued statements.
- One (1) bank issued reference letter with average balances issued within the last ninety (90) days.
- Authorized Signers and beneficial owners (control persons and/or persons with $\geq 10\%$ interest) are each required to provide one (1) primary ID, Proof of Address and TIN for US persons, and two (2) primary IDs, Proof of Address and TIN for Non-US persons.

**For Complex Structures: Provide organizational chart or diagram of ownership/relationship down to the ultimate natural person(s), most recent Article of Incorporation and shareholder roster certificates for each layer of ownership down to the natural person. Additional documents may be required at the Bank's discretion.*

BUSINESS CUSTOMER PROFILE FORM

Business Name:

Date:

CUSTOMER IDENTIFICATION INFORMATION

Date of Incorporation:		Country of Incorporation:	
Type of TIN/TIN:		Operating Country:	
Physical Address: <u>NO PO BOX</u>			
Entity Type:		LOB/Industry	
Annual Sales:		Annual Income:	
Company Assets:		Main Source of Funds:	
Email:		Website:	
Referred By:		Phone #(s):	

BENEFICIAL OWNERSHIP

Full Name	%	Physical Address (NO PO BOX)	D/O/B	Tax ID No. (TIN)

CUSTOMER DUE DILIGENCE

Describe customer's background and how the company began, beneficial owners' background, industry and line of business, customer base, target market, geographies they operate in, source(s) of revenue, affiliates and strategic partnerships, etc.

BUSINESS CUSTOMER PROFILE FORM

Business Name: _____

Date: _____

CIP Notice: To help the government fight the funding of terrorism and money laundering activities, financial institutions are required by Federal law to obtain, verify and record information that identifies each individual or entity that opens an account or requests credit. What this means for individuals: When an individual opens an account or requests credit, we will ask for their name, residence address, date of birth, tax identification number and other information that allows us to identify them. We may also ask to see a driver's license, passport or other identifying documents. What this means for other legal entities: When a corporation, partnership, trust or other legal entity opens an account or requests credit, we will ask for the entity's name, physical address, tax identification number and other information that will allow us to identify the entity. We may also ask to see other identifying documents, such as certified articles of incorporation, partnership agreements or a trust instrument.

Name:	
Account Capacity:	
D/O/B / TIN:	
(1) ID# - Type/Country/ Issued/Expired:	
(2) ID# - Type/Country/ Issued/Expired:	
Physical Address <u>(NO PO BOX)</u>:	
Country of Residence/Citizenship:	
U.S. Status:	<input type="checkbox"/> US Citizen <input type="checkbox"/> US Resident <input type="checkbox"/> NRA
Industry/Profession/ # of Yrs:	
Employer/Title/Country:	
Annual Income/Primary Source:	
Net worth/Primary Source:	
Contact Phone #(s):	
Contact Email(s):	
Title in the company and relationship to other signers:	
Name:	
Account Capacity:	
D/O/B / TIN:	
(1)ID# - Type/Country/ Issued/Expired:	
(2) ID# - Type/Country/ Issued/Expired:	
Physical Address <u>(NO PO BOX)</u>:	
Country of Residence/Citizenship:	
U.S. Status:	<input type="checkbox"/> US Citizen <input type="checkbox"/> US Resident <input type="checkbox"/> NRA
Industry/Profession/ # of Yrs:	
Employer/Title/Country:	
Annual Income/Primary Source:	
Net worth/Primary Source:	
Contact Phone #(s):	
Contact Email(s):	
Title in the company and relationship to other signers:	

BUSINESS CUSTOMER PROFILE FORM

Business Name: _____

Date: _____

Name:	
Account Capacity:	
D/O/B / TIN:	
(1)ID# - Type/Country/ Issued/Expired:	
(2)ID# - Type/Country/ Issued/Expired:	
Physical Address <u>(NO PO BOX)</u>:	
Country of Residence/Citizenship:	
U.S. Status:	<input type="checkbox"/> US Citizen <input type="checkbox"/> US Resident <input type="checkbox"/> NRA
Industry/Profession/ # of Yrs:	
Employer/Title/Country:	
Annual Income/Primary Source:	
Net worth/Primary Source:	
Contact Phone #(s):	
Contact Email(s):	
Title in the company and relationship to other signers::	
Name:	
Account Capacity:	
D/O/B / TIN:	
(1)ID# - Type/Country/ Issued/Expired:	
(2)ID# - Type/Country/ Issued/Expired:	
Physical Address <u>(NO PO BOX)</u>:	
Country of Residence/Citizenship:	
U.S. Status:	<input type="checkbox"/> US Citizen <input type="checkbox"/> US Resident <input type="checkbox"/> NRA
Industry/Profession/ # of Yrs:	
Employer/Title/Country:	
Annual Income/Primary Source:	
Net worth/Primary Source:	
Contact Phone #(s):	
Contact Email(s):	
Title in the company and relationship to other signers:	

BUSINESS CUSTOMER PROFILE FORM

Business Name:

Date:

Checking Account

Saving Account

Reason for opening an account at EIB and purpose of the account:

Initial Deposit:

Source/Method of Initial Deposit:

MONTHLY EXPECTED ACTIVITY (No Ranges; Round up)

Transaction Type	Frequency	Dollar (\$) Amount	Comments (Country, Industry, etc.)
Incoming Wire Transfers			
Outgoing Wire Transfers			
Internal Transfer Credits			
Internal Transfer Debits			
Check Deposits			
Checks Issued			

TOP 5 CLIENTS (CREDITS)

Name	Country	Line of Business

Anticipated source of incoming activity:

TOP 5 SUPPLIERS (DEBITS)

Name	Country	Line of Business

Anticipated types of outgoing activity:

BUSINESS CUSTOMER PROFILE FORM

Business Name:

Date:

PEP CERTIFICATION AND CONDITIONS OF USE

_____ I certify that no individuals that own, benefit from, have the capacity to act on behalf of or have
Initials significant control of the referenced customer are current or former senior foreign political figures, or immediate family members or close associates of a current or former senior foreign political figure.

Politically Exposed Person Yes No

A "senior foreign political figure" is a senior official in the executive, legislative, administrative, military or judicial branches of a foreign government (whether elected or not), a senior official of a major foreign political party, or a senior executive of a foreign government-owned corporation.²⁷⁰ In addition, a senior foreign political figure includes any corporation, business, or other entity that has been formed by, or for the benefit of, a senior foreign political figure.

The "immediate family" of a senior foreign political figure typically includes the figure's parents, siblings, spouse, children, and in-laws.

A "close associate" of a senior foreign political figure is a person who is widely and publicly known to maintain an unusually close relationship with the senior foreign political figure, and includes a person who is in a position to conduct substantial domestic and international financial transactions on behalf of the senior foreign political figure.

_____ I understand that due to bank regulations, Elite International Bank requires additional information
Initials and/or documentation that corroborates transfers and other account activity. Customer understands that additional information and/or supporting documentation may be requested at any time, and on a case by case basis, a transaction may not be processed without first receiving the documents being requested.

_____ I am authorized to act on behalf of this company and the information provided in this form is true to
Initials the best of my knowledge.

_____ I authorize Elite International Bank to handle my personal information. I accept Elite International
Initials Bank's Privacy Policy as presented to me at account opening.

_____ I understand that I am voluntarily requesting the opening of an account at Elite International Bank and
Initials accept the Bank's terms, conditions, disclosures, and fees as presented to me at account opening. I also understand that the account and supporting documentation provided is subject to review and approval by Elite International Bank prior to the opening of an account and submission of such information and documentation does not guarantee an account with Elite International Bank.

Signature of Authorized Person

Full Name

Title

BUSINESS CUSTOMER PROFILE FORM

Business Name: _____

Date: _____

CORPORATE RESOLUTION AND SIGNATURE CARD

I, _____, the undersigned, hereby certify to Elite International Bank (the “Bank”), that I am the Secretary and/or the designated keeper of the records and minutes of _____ (the “Corporation”) a corporation duly organized under the laws of the state/country of _____, that the following is a true copy of resolutions duly adopted by the Board of Directors of the Corporation at a meeting duly held on the _____ day of _____, _____ at which quorum was present and acted throughout or adopted by the unanimous written consent of the Board of Directors, and that such resolutions are in full force and effect and have not been amended or rescinded.

Elite International Bank is hereby designated as a depository of the Corporation and that any account and/or time deposit are to be opened and maintained in the name of this Corporation with the Bank in accordance with the terms of the Bank’s Deposit Agreement and Disclosures and the applicable rules and regulations for such accounts.

FULL NAME

TITLE

SIGNATURE

All of the aforementioned, individually and singly, are hereby authorized to act on behalf of this Corporation and in its name, to execute and sign any application, deposit agreement, signature card, and any other documentation required by the Bank but not limited to opening account(s) and any other functions related to the management of any accounts held at Elite International Bank. It is further resolved that the foregoing resolution shall remain in full force and effect and the authority herein given to all of the aforementioned individuals shall remain irrevocable until the Bank is notified in writing of the revocation of such authority, and that receipt of such notice shall not affect any action taken by the Bank prior thereto.

In Witness Whereof, I have hereunto subscribed my name, this _____ day of _____, _____.

Corporate Title

Signature

BUSINESS CUSTOMER PROFILE FORM

Business Name:

Date:

ELITE INTERNATIONAL BANK USE ONLY

HIGH RISK CUSTOMER TYPE:

PEP NBF1 NPO/NGO PIC/IBC PSP Other N/A

Explain:

EDD Required? Yes No

If EDD required, please fill-out appropriate EDD form and obtain requisite documentation per high risk customer type.

Initial Site Visit

Describe meeting place, date, time, persons that attended meeting and what topics were discussed. Attach any pictures, marketing material, business cards, etc. to this Customer Profile Form.

I, _____, have interviewed the customer

Follow-Up (if necessary) N/A

To the best of my knowledge, the information contained herein is accurate and complete.

Account Officer

Account Officer Name

Date