PERSONAL ACCOUNT

Application for opening and maintaining an account

Dear Customer,

In accordance to the legislation of the Republic of Lithuania and Directive (EU) 2018/843 of the European Parliament and of the Council regarding prevention of money laundering and terrorist financing, financial institutions are required to collect accurate and up-to-date information about the customer, beneficial owner, purpose and intended nature of the business relationship.

☐ **Check here** to confirm that the information you provide in this form is accurate and up-to-date.

☐ **Check here** to indicate that you have read and agree to Guru Pay **Terms and Conditions**.

1. BASIC PERSONAL DETAILS

Full name	
Date of birth	DD/MM/YYYY
Citizenship	
ID/ Passport number	
Personal code, if applicable	
Country of tax residence	
Tax identification number (*see explanation in **p.4***)	

PEP or relatives PEP? (*see explanation in **p.4***)	○ Yes	○ No
Are you a citizen or tax resident of US?	○ Yes	○ No
Are you the owner of funds in Guru Pay account?	○ Yes	○ No
Would you like to use Fast-onboarding?	○ Yes	○ No

Fast-onboarding takes up to 2 business days, additional fees apply.

2. PERSONAL CONTACT DETAILS

Permanent residential address (Post code, City, Country)	
Is your residential address different than your communication address?	○ Yes ○ No
If "Yes", please provide the address	
E-mail address	
Phone number	

Have questions? E-mail us at: onboarding@gurupay.eu

3. ADVANCED DETAILS

Employment status

- ☐ Employed — What is your current position? _____
  What is your current employer's name? _____
- ☐ Unemployed
- ☐ Student
- ☐ Self-employed — Please specify the area of activity _____

Purpose of the account

- ☐ Deposits/ Savings
- ☐ Loan
- ☐ Receipt of monthly salary/ Income
- ☐ Business
- ☐ Household expenses
- ☐ Other: _____

Relation to Lithuania (*question for non-residents*):

- ☐ Place of business activities
- ☐ Real estate
- ☐ Business partners
- ☐ Other: _____
- ☐ Family members

What will be the source of incoming funds to your account?

- ☐ Salary
- ☐ Investment activity
- ☐ Savings
- ☐ Loans (*please specify*) _____
- ☐ Dividends
- ☐ Other _____

Source of accumulated wealth

- ☐ Salary
- ☐ Dividends
- ☐ Savings
- ☐ Inheritance (*please specify*) _____
- ☐ Investment activities
- ☐ Gifts/ donations (*please specify*) _____
- ☐ Other: _____

Indicate the expected type of transactions:
Please find detailed description in p. 4

☐ SEPA (European payment) ☐ SWIFT (Cross-border payment)

Please specify the planned monthly turnover:

○ Up to 2,000 EUR ○ Up to 5,000 EUR ○ Up to 10,000 EUR ○ Other:

Please specify the planned value of average one-time transaction:

○ Up to 1,000 EUR ○ Up to 2,000 EUR ○ Up to 5,000 EUR ○ Other:

Please specify the planned amount of incoming transactions per month:

○ Up to 10 ○ Up to 20 ○ Up to 50 ○ Other:

Please specify the planned amount of outgoing transactions per month:

○ Up to 10 ○ Up to 20 ○ Up to 50 ○ Other:

Please specify all countries to which you expect to send funds:

☐ EU/ EEA counterparties ☐ If other than EU/ EEA counterparties, please list the countries below:

Please specify all countries from which you expect to receive funds:

☐ EU/ EEA counterparties ☐ If other than EU/ EEA counterparties, please list the countries below:

Do you need a pre-paid card (Mastercard)? ○ Yes ○ No

If "Yes", our account managers will contact you with further details.

Please submit the signed and filled-in application to: onboarding@gurupay.eu

Authorized person's full name:

Date:

Signature:

4. DEFINITIONS AND EXPLANATIONS

Tax identification number or **TIN** - is a unique number set for individuals and companies for tax purposes. Please find more information on TIN here: https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/

Politically Exposed Person or **PEP** - an individual who is entrusted with prominent public functions and immediate family members or persons known to be close associates of such person.
Prominent public functions shall mean the following functions in the Republic of Lithuania, the European Union and international or foreign state institutions:
1) heads of State, heads of government, ministers, vice-ministers or deputy ministers, secretaries of State and chancellors of parliament, government or ministry;
2) members of parliament;
3) members of supreme courts, of constitutional courts or of other high-level judicial bodies whose decisions are not subject to further appeal;
4) mayors of municipalities, directors of municipal administrations;
5) members of the management bodies of supreme audit and control institutions or chairs of the boards of central banks, deputy chairs or board members;
6) ambassadors, chargés d'affaires, envoys extraordinary and ministers plenipotentiary or high-ranking officers in the armed forces;
7) members of the management or supervisory bodies of state enterprises, public limited liability companies and private limited liability companies whose shares or a part of shares carrying more than ½ of all the votes at the general meeting of shareholders of these companies are held by the right of ownership by the State;
8) members of the management or supervisory bodies of municipal enterprises, public limited liability companies and private limited liability companies whose shares or a part of shares carrying more than ½ of all the votes at the general meeting of shareholders of these companies are held by the right of ownership by municipalities and which are considered to be large undertakings under the Law of the Republic of Lithuania on Financial Reporting by Undertakings;
9) heads and deputy heads of international intergovernmental organisations and members of their management or supervisory bodies;
10) heads and deputy heads of political parties and members of their management bodies.

The source of funds refers to the origin of the particular funds or other assets which are the subject of the Business Relationship or Occasional Transaction.

The source of wealth refers to the origin of the person's entire body of wealth (i.e., total assets). This information will usually give an indication as to the volume of wealth the Customer would be expected to have, and a picture of how they acquired such wealth.

European payment or **SEPA** - this type of transfer is beneficial when you need to transfer funds in euros to accounts in EU Member States or United Kingdom, Switzerland, Monaco, San Marino, Andorra as well as in EEA – Norway, Iceland and Lichtenstein.

Cross-border payment or **SWIFT** - this method is used to transfer funds to just about all countries of the world. The transfer is performed via correspondent accounts opened with correspondent banks, therefore you have to specify the details of your selected correspondent bank as well as the beneficiary's account number and the bank's BIC code.

Please submit the signed and filled-in application to: **onboarding@gurupay.eu**