



**CUSTOMER DUE DILIGENCE  
PRIVATE CUSTOMER - without  
Swedish address or personal id**

Please note that you need to fill in your responses using the tick-boxes and free-text fields on the form. We are unable to process any responses that are provided outside of these areas. Please respond in English or in Swedish.

Customer			
Name		Personal ID No./ Co-ordination Number/ Date of Birth	
Swedish citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	If foreign citizen(s), state country(ies)	Additional country	Additional country

Tax Domicile*	
1. Is your country of tax domicile Sweden? <input type="checkbox"/> Yes <input type="checkbox"/> No <b>If No, answer question a below.</b>	
a. State country of tax domicile and tax identification number (TIN).	
Country	TIN
Country	TIN

\*For more information regarding tax residence, see information in the appendix on the back of this form.

Politically Exposed Person (PEP)**
Are you, any member of your family or close associate, a politically exposed person (PEP)? <input type="checkbox"/> Yes <input type="checkbox"/> No

\*\*For more information regarding PEP, see information in the appendix on the back of this form.

Your Finances
According to our records, you do not have a Swedish personal identity number, or you live abroad. Why do you need a bank account in Sweden? <input type="checkbox"/> I work in Sweden <input type="checkbox"/> I study in Sweden <input type="checkbox"/> I own a holiday home in Sweden <input type="checkbox"/> I get a pension in Sweden <input type="checkbox"/> I save money in Sweden
What is your monthly income before taxes? <input type="checkbox"/> I have no income <input type="checkbox"/> SEK 0 - 15 000 <input type="checkbox"/> SEK 15 001 - 40 000 <input type="checkbox"/> SEK 40 001 - 70 000 <input type="checkbox"/> SEK 70 001 - 100 000 <input type="checkbox"/> More than SEK 100 000
What are your sources of income? <input type="checkbox"/> Salary <input type="checkbox"/> Pension <input type="checkbox"/> Allowance or unemployment compensation <input type="checkbox"/> Sole proprietorship <input type="checkbox"/> Capital <input type="checkbox"/> Student grants or student loans

Savings
What is the extent of your saved capital? Saved capital means various types of savings that you have with us or other banks, such as funds, equities or savings accounts. <input type="checkbox"/> I have no savings <input type="checkbox"/> Less than SEK 250 000 <input type="checkbox"/> SEK 250 001 - 500 000 <input type="checkbox"/> SEK 500 001 - 1 000 000 <input type="checkbox"/> SEK 1 000 001 - 2 500 000 <input type="checkbox"/> SEK 2 500 001 - 5 000 000 <input type="checkbox"/> More than SEK 5 000 000
What is the source of your saved capital? <input type="checkbox"/> Inheritance or gift <input type="checkbox"/> Income <input type="checkbox"/> Sale of residential property <input type="checkbox"/> Other sale <input type="checkbox"/> Winnings from gambling or lotteries

Products and Services
1. Do you have a bank account with Dalslands Sparbank? By account we mean for example Private account, Transaction account, or Service account. <input type="checkbox"/> Yes <input type="checkbox"/> No <b>If Yes, answer questions a-c below. If No, continue to question 2.</b>
a. How much will be deposited to your accounts each month? Please include salary, allowances, student grants and your own deposits, as well as transfers from the accounts of other individuals and your own accounts at other banks. <input type="checkbox"/> Less than SEK 15 000 <input type="checkbox"/> SEK 15 001 - 40 000 <input type="checkbox"/> SEK 40 001 - 70 000 <input type="checkbox"/> SEK 70 001 - 100 000 <input type="checkbox"/> More than SEK 100 000
b. Will you deposit cash to your bank accounts? <input type="checkbox"/> Yes <input type="checkbox"/> No
c. How much cash will you deposit to your bank accounts each month? <input type="checkbox"/> Less than SEK 5 000 <input type="checkbox"/> SEK 5 001 - 10 000 <input type="checkbox"/> More than SEK 10 000
2. Will you be carrying transactions from your accounts in Dalslands Sparbank to a country other than Sweden within the next 12 months? Only transactions and payments to be considered. Do not consider card payments or ATM withdrawals that you carry out abroad. <input type="checkbox"/> Yes <input type="checkbox"/> No <b>If Yes, answer questions a-b below. If No, continue to question 3.</b>
a. Why do you need to carry transactions to other countries? <input type="checkbox"/> I have a residential property or apartment abroad <input type="checkbox"/> I live abroad <input type="checkbox"/> I work abroad <input type="checkbox"/> I have private savings abroad <input type="checkbox"/> I financially support family, relatives or friends abroad <input type="checkbox"/> I transfer my pension <input type="checkbox"/> I invest abroad <input type="checkbox"/> I pay for travel or other consumer goods abroad <input type="checkbox"/> I do business abroad <input type="checkbox"/> I have loans abroad <input type="checkbox"/> I send contributions to charity abroad
b. To which countries will you be carrying transactions? Country _____ How much money will you transfer each month? <input type="checkbox"/> Less than SEK 10 000 <input type="checkbox"/> SEK 10 001 - 50 000 <input type="checkbox"/> SEK 50 001 - 100 000 <input type="checkbox"/> SEK 100 001 - 150 000 <input type="checkbox"/> More than SEK 150 000 <input type="checkbox"/> Less than SEK 10 000 <input type="checkbox"/> SEK 10 001 - 50 000 <input type="checkbox"/> SEK 50 001 - 100 000 <input type="checkbox"/> SEK 100 001 - 150 000 <input type="checkbox"/> More than SEK 150 000 <input type="checkbox"/> Less than SEK 10 000 <input type="checkbox"/> SEK 10 001 - 50 000 <input type="checkbox"/> SEK 50 001 - 100 000 <input type="checkbox"/> SEK 100 001 - 150 000 <input type="checkbox"/> More than SEK 150 000



**3. Will you be receiving transactions to your accounts in Dalslands Sparbank from a country other than Sweden within the next 12 months?**  
Only transactions and payments to be considered. Do not consider card payments or ATM withdrawals that you carry out abroad.

Yes  No

**If Yes, answer questions a-b below. If No, continue to question 4.**

**a. Why do you need to receive transactions from other countries?**

- |   |  |
|---|--|
| <input type="checkbox"/> I have a residential property or apartment abroad                | <input type="checkbox"/> I have sold a product to a person or a company abroad |
| <input type="checkbox"/> I get financial support from family, relatives or friends abroad | <input type="checkbox"/> I work abroad and transfer my salary                  |
| <input type="checkbox"/> I have taken loans abroad  | <input type="checkbox"/> I transfer money from my private savings abroad       |
| <input type="checkbox"/> I have sold equities or other securities abroad                  | <input type="checkbox"/> I have winnings from gambling or lotteries abroad     |
| <input type="checkbox"/> I do business abroad   | <input type="checkbox"/> I receive my pension from abroad                      |

**b. From which countries will you be receiving transactions?**

Country	How much money will you transfer each month?				
_____	<input type="checkbox"/> Less than SEK 10 000	<input type="checkbox"/> SEK 10 001 - 50 000	<input type="checkbox"/> SEK 50 001 - 100 000	<input type="checkbox"/> SEK 100 001 - 150 000	<input type="checkbox"/> More than SEK 150 000
_____	<input type="checkbox"/> Less than SEK 10 000	<input type="checkbox"/> SEK 10 001 - 50 000	<input type="checkbox"/> SEK 50 001 - 100 000	<input type="checkbox"/> SEK 100 001 - 150 000	<input type="checkbox"/> More than SEK 150 000
_____	<input type="checkbox"/> Less than SEK 10 000	<input type="checkbox"/> SEK 10 001 - 50 000	<input type="checkbox"/> SEK 50 001 - 100 000	<input type="checkbox"/> SEK 100 001 - 150 000	<input type="checkbox"/> More than SEK 150 000

**4. Do you have a currency account with Dalslands Sparbank?**

Yes  No

**If Yes, answer questions a-b below. If No, continue to question 5.**

**a. Why do you need an account for depositing money in another currency?**

- |   |   |
|---|---|
| <input type="checkbox"/> I receive a salary or other income from abroad | <input type="checkbox"/> I buy and sell equities and other securities or invest in another currency |
| <input type="checkbox"/> I have savings in another currency             | <input type="checkbox"/> I have a residential property, apartment or holiday home abroad            |

**b. How much money will you be depositing to your currency accounts each month?**

Less than SEK 10 000  SEK 10 001 - 50 000  SEK 50 001 - 100 000  SEK 100 001 - 150 000  More than SEK 150 000

**5. Do you have regular savings with Dalslands Sparbank?**

By savings, we mean investments in funds, equities, or deposits to savings accounts.

Yes  No

**If Yes, answer questions a-c below. If No, continue to question 6.**

**a. Are your savings for the short or long term?**

Short term (0 – 5 years)  Long term (more than 5 years)

**b. How much will you be saving each month?**

Less than SEK 5 000  SEK 5 001 - 10 000  More than SEK 10 000

**c. What are the main sources of the money you are saving with us?**

- |  |  |  |  |
|--|--|--|--|
| <input type="checkbox"/> Salary, pension or allowance        | <input type="checkbox"/> Income from sole proprietorship | <input type="checkbox"/> Income from capital | <input type="checkbox"/> Inheritance or gift |
| <input type="checkbox"/> Winnings from gambling or lotteries | <input type="checkbox"/> Sale of residential property    | <input type="checkbox"/> Sale of a company   |  |

**6. Do you have insurance savings with Dalslands Sparbank?**

By insurance savings is meant, for instance, an endowment insurance policy or pension savings

Yes  No

**If Yes, answer questions a-c below. If No, continue to question 7.**

**a. Are your savings for the short or long term?**

Short term (0 – 5 years)  Long term (more than 5 years)

**b. How much will you be saving each month?**

Less than SEK 5 000  SEK 5 001 - 10 000  More than SEK 10 000

**c. What are the main sources of the money you are saving with us?**

- |  |  |  |  |
|--|--|--|--|
| <input type="checkbox"/> Salary, pension or allowance        | <input type="checkbox"/> Income from sole proprietorship | <input type="checkbox"/> Income from capital | <input type="checkbox"/> Inheritance or gift |
| <input type="checkbox"/> Winnings from gambling or lotteries | <input type="checkbox"/> Sale of residential property    | <input type="checkbox"/> Sale of a company   |  |

**7. Do you have a private loan with Dalslands Sparbank?**

Yes  No

**If Yes, answer question a below.**

**a. Why did you apply for your loan?**

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Purchase or renovation of a home | <input type="checkbox"/> Purchase of a car, motorcycle or boat | <input type="checkbox"/> Consolidation of other loans |
| <input type="checkbox"/> Travel or other consumer goods   | <input type="checkbox"/> Investment capital                    |   |

**If you like you can leave your email and phone number in case we need to reach you with important information.**

Email address	Phone number
---------------	--------------

I hereby certify that the information provided in this form is true, complete and accurate.

Signature*	
Date	Signature
Clarification of signature (name printed)	

Check if you have filled in the form as a trustee

\*Signing is mandatory

**Why does the bank need this information?**

It is important for us that you, as our customer, feel confident in us as your bank. We ask these questions because we care about both the society and our customers. To prevent society and the financial system from being used for money laundering and financing of terrorism, certain laws and regulations have been implemented in nearly the entire world. These rules place strict requirements on the bank being able to identify all its customers, that the bank has good Customer Due Diligence (a.k.a. KYC - Know Your Customer) and knowledge of their business dealings, as well as a good understanding of the purpose of the various transactions the customers perform. We therefore regularly ask follow-up questions to all our customers. The answers help us to better understand the business our customers plan to engage in with the bank, and we can thereby comply with the requirements placed on us by the money laundering laws and regulations. Asking questions does not mean we suspect that anyone is conducting unethical business, we ask all our customers the same questions, and we maintain the answers under strict confidentiality within the framework of banking confidentiality (GDPR - General Data Protection Regulation).

**Why do we have laws and regulations for preventing money laundering?**

The purpose of the Act (2017:630) on Measures against Money Laundering and Terrorist Financing and the Swedish Financial Supervisory Authority's (Finansinspektionens) regulations and general guidelines (FFFS 2017:11), is to prevent banks and other institutions in the financial system from being used to launder money that may originate from criminal activities or to finance terrorism. As a bank, we contribute to preventing this by learning what is normal for each of our customers in running their bank errands and when we notice that anyone is doing something differently with their accounts and other banking services, we have to analyse it further. The question about whether anyone has a profession that makes them a politically exposed person is asked since legislators have determined that persons in such positions are exposed to bribery or corruption in a greater extent.

Every bank conducts their own risk assessment to determine what information they need from their customers in order to comply with the money laundering laws and regulations. However, all banks cooperate in this matter through the Swedish Bankers' Association and in the Swedish Anti-Money Laundering Institute, SIMPT.

More information is available at our website, [www.dalsbank.se/darforstallerbankenfragor](http://www.dalsbank.se/darforstallerbankenfragor) or you can find more about the money laundering laws, regulations and the obligations of banks at the Swedish Bankers' Association website, [www.swedishbankers.se](http://www.swedishbankers.se)

**Tax Resident**

According to the Act (2011:1244) on Tax Procedure and agreements between Sweden and other countries, the bank are obliged to provide the Swedish National Tax Board (Skatteverket) with information on their customers' financial assets and incomes. The Swedish National Tax Board (Tax Authority), in turn, send the information to the Tax Authority in which country the customer in question has its tax residence. There is a global standard for all this tax related information due to that the information should and need to be handled in a uniformed way.

One's tax residence is the country where one pay their taxes or majority of taxes (or where you spend more than six months a year). A customer who has their tax residence abroad (outside of Sweden) needs to state their Taxpayer Identification Number (TIN). The TIN consists of a unique combination of letters and/or numbers which different countries assign natural and legal persons, this to be able to identify them as a subject of paying taxes. Only in exceptional cases some countries do not assign taxpayer identification numbers. If you are unsure of your tax residence you should contact the Swedish National Tax Board (Skatteverket) or the Tax Authority in the country in question.

**Who is a Politically Exposed Person (PEP)?**

As part of conducting customer due diligence (KYC - Know Your Customer) we ask questions about you, as our customer, as to whether you have or have had a profession or position that exposes you politically, and thereby raises the risk of being subject to bribery or other criminal activity. The professions and positions this includes are Heads of State or Heads of Government; Ministers or Deputy Ministers or equivalent rank; Members of Parliament; Member of the Swedish Riksdag; Leaders or Presidents of a political party represented in a legislature; Judge of a Supreme Court; Constitutional Court or other Court of last resort whose rulings cannot be appealed; Senior Officers of an auditing authority, or Board Members of a Central Bank's controlling organ; Ambassadors, or Attachés, or Heads of Missions or Delegations; Senior Military Officers; Members of an administrative, management or supervisory body of a State-owned Enterprise; Secretary General Board Member, Deputy CEO or Deputy Board Member; and Director, Deputy Director or Board Member of an International Organisation (established by formal political agreements between states).

The bank must identify anyone who is a PEP, persons in Politically Exposed Positions, and their immediate family, and monitor the business relationships these may have with strict measures. Strict measures means that you as a PEP, or your family or close associates of a PEP, must identify the origin of the assets you have in the bank.

**Definition of family member or immediate family**

Family members under this definition are husband or wife, cohabitant or registered partner, parent, child or a child's husband or wife, cohabitant or registered partner.