

# KYC QUESTIONNAIRE FOR NATURAL PERSONS

PBZ Card is required to have updated personal data that are collected by this questionnaire pursuant to Anti-Money Laundering and Terrorist Financing Law and the related implemented regulations, EU regulations, regulations of the international community and international standards. The collected data will be used by PBZ Card for carrying out due diligence of the client, its transactions and fulfilment of obligations in accordance with these regulations. PBZ Card may, for the purposes mentioned, as well as in the event of a change in regulations, request the User to provide additional data and documents. If PBZ Card cannot fulfil the requirements regarding due diligence may be obliged to terminate any existing business relationship.

## I. DATA ON A NATURAL PERSON FOR WHOM THIS STATEMENT IS ISSUED

Name and surname: \_\_\_\_\_

Citizenship: \_\_\_\_\_

Date, month and year of birth: \_\_\_\_\_

OIB/PIN: \_\_\_\_\_

Place and country of birth: \_\_\_\_\_

Address: (street and house number, place, postal code, country): \_\_\_\_\_

Type of identification document\*: ☐ Personal ID ☐ Passport

ID number: \_\_\_\_\_

Valid until: \_\_\_\_\_

Issued by: \_\_\_\_\_

If the natural person has residence in Croatia, please indicate the address of the residence (street and house number, place, postal code, country).

Please provide a copy of the valid permit of residence\*:

Phone: \_\_\_\_\_

Cell phone: \_\_\_\_\_

E-mail address: \_\_\_\_\_

## Politically exposed person statement

Are you a Politically Exposed Person (PEP<sup>1</sup>): ☐ YES ☐ NO

\* If you are classified as a PEP, you are obliged to fill out the PEP questionnaire.

## II. YOUR MOST RECENT REGULAR NET INCOME (salary, pension, etc., after all deductions):

## III. PURPOSE OF USING THE CREDIT CARD

☐ Payment of goods and services ☐ withdraw cash ☐ other (please indicate): \_\_\_\_\_

## IV. EXPECTED MONTH TURNOVER

☐ to 650 EUR

☐ from 651 to 1.300 EUR

☐ from 1.301 to 4.000 EUR

☐ over 4.001 EUR

## V. SOURCE OF FUNDS for the fulfilment of obligations:

Please state and provide evidence\*

☐ salary, pension

☐ savings

☐ inheritance / donation

☐ sales of financial assets

☐ gains

☐ sales of real estate

☐ reimbursements

☐ return from capital from abroad

☐ rent

☐ lease

☐ cryptocurrencies

☐ student contract

☐ seasonal/occasional

☐ work scholarship

☐ transfers from another bank

☐ other \_\_\_\_\_

**\*Please provide documentation marked with \***

### Statement

By signing this Questionnaire, I certify that the information provided is true and I hereby authorize PBZ Card to verify all the information provided herein. I will personally inform PBZ Card about any changes regarding data given above within 30 days from the day of any such change. I hereby declare, under full material and criminal responsibility, that I'm not engaged in any activity that may conflict with the Constitution, laws and other regulations of the Republic of Croatia and those of the European Union, and that the Contract on Card Issuing is concluded solely for the purpose of performing activities indicated therein. Hereby I confirm that all data given in this document are accurate and true and the PBZ Card has the right to check them. I will personally inform PBZ Card about any changes regarding data given above.

### Notice on Processing of Personal Data

PBZ Card, as personal data controller in accordance with the provisions of the General Data Protection Regulation (EU) 2016/679, collects and processes personal data that are necessary for the execution of a contract and fulfilling legal obligations or pursuant to its legitimate interest. The signatory of this form hereby certifies that he/she is aware that all the information on purpose and legal basis of processing of personal data, categories of data processed, rights of data subjects in accordance with General Data Protection Regulation are available in the Information on Personal Data Processing published on [www.pbzcard.hr](http://www.pbzcard.hr) or by sending inquiry to the address of data controller or by e-mail: [zop@pbzcard.hr](mailto:zop@pbzcard.hr). In accordance with the applicable regulations, the data subject has the right to request access to, transfer, rectification, erasure and restriction of processing of its personal data at any time and to file a complaint with PBZ Card and Personal Data Protection Agency. In case the signatory provides data on third parties in this form, the signatory is held responsible for making these data available and the signatory is obliged to inform these third parties in timely manner on the content of the above given data.

Name and surname: \_\_\_\_\_

Place and date: \_\_\_\_\_

Signature: \_\_\_\_\_

<sup>1</sup> PEP – Politically Exposed Person is any natural person who is or was in the last 12 months (or longer) carrying out an eminent public duty in an EU member state or third country, including members of his/her immediate family or close associates. Natural persons carrying out an eminent public duty are: 1. State presidents of countries, prime ministers, ministers and their deputies and state secretaries and assistant ministers; 2. Elected members of legislative bodies; 3. Members of the governing bodies of political parties; 4. Municipality prefects, mayors, county prefects and their deputies elected on the basis of the law regulating local elections in the Republic of Croatia; 5. Judges of supreme or constitutional courts or courts of auditors, or other high-ranking judicial officials against whose decisions, save for exceptional cases, legal remedies may not be applied; 6. Members of central bank councils; 7. Ambassadors, chargés d'affaires and high ranking officers of armed forces; 8. Members of management and supervisory boards and/or boards of directors in state-owned or majority state-owned legal entities, or other persons holding positions of the same importance; Directors, deputy directors and members of the board, as well as persons carrying out equivalent function in international organisations. Family members of a Politically Exposed Person are: 1. spouse or extramarital partner or person with whom I am in a life partnership (formal or informal) 2. (adopted) children and their spouses or extramarital partners or a person with whom the (adopted) child is in a life partnership (formal or informal) 3. Parents.

Close associate shall be any natural person: 1. who is known to have joint beneficial ownership of a legal person or a legal arrangement or any other close business relations with a politically exposed person or 2. who has sole beneficial ownership of a legal person or a legal arrangement, which are known to have been set up for the benefit of a politically exposed person.

## PEP QUESTIONNAIRE

When establishing a business relationship or conducting transactions, PBZ Card shall apply a procedure that determines whether the customer is a politically exposed person (PEP) in accordance with the obligation to conduct in-depth analysis prescribed by the Law on Prevention of Money Laundering and Financing of Terrorism.

**Politically Exposed Person** is any natural person who is or was in the previous 12 months carrying out an eminent public duty in a member state or a third country, including their immediate family members\* or persons known to be close associates of a politically exposed person\*\*:

**\*Immediate family members shall include:**

1. the spouse or common law partner of a politically exposed person or the person living in a registered or informal life partnership with a politically exposed person
2. the children of a politically exposed person and their spouses or common law partners or the persons living in a registered or informal life partnership with the children of a politically exposed person
3. parents of a politically exposed person..

**\*\*Close associate shall be any natural person:**

1. who is known to have joint beneficial ownership of a legal person or a legal arrangement or any other close business relations with a politically exposed person or
2. who has sole beneficial ownership of a legal person or a legal arrangement, which are known to have been set up for the benefit of a politically exposed person.

With regard to conducting a due diligence of the client and acting in compliance with the object and purpose of the Money Laundering and Terrorism Financing Prevention Act, please select one of the offered answers:

**Do you hold (or have carried out in the previous 12 months) a prominent public office (duty) in your country of permanent residence / usual residence, or are you a member of the immediate family or close associate of a person holding a prominent public office?**

Please, select **one** answer.

- ☐ I DO NOT HOLD / I AM NOT
- ☐ I HOLD A PUBLIC OFFICE
- ☐ I AM A MEMBER OF THE FAMILY OF THE PERSON HOLDING A PUBLIC OFFICE
- ☐ I AM A CLOSE ASSOCIATE OF THE PERSON HOLDING A PROMINENT PUBLIC OFFICE

**If you selected any of the answers under numbers 2 - 4, please indicate which public duty is carried out / public office is in question held:**

- ☐ State presidents of countries, prime ministers, ministers and their deputies and state secretaries and assistant ministers
- ☐ Elected members of legislative bodies
- ☐ Members of the governing bodies of political parties
- ☐ Municipality prefects, mayors, county prefects and their deputies elected on the basis of the law regulating local elections in the Republic of Croatia
- ☐ Judges of supreme or constitutional courts or courts of auditors, or other high-ranking judicial officials against whose decisions, save for exceptional cases, legal remedies may not be applied
- ☐ Members of central bank councils
- ☐ Ambassadors, chargés d'affairs and high-ranking officers of armed forces
- ☐ Member of the board, management and/or supervisory board (as well as persons performing equivalent functions) of a commercial company that is owned or majority owned by the state or local and regional self-government units
- ☐ Directors, deputy directors and members of the board, as well as persons carrying out equivalent function in international organizations

**If you selected answer 3. I AM MEMBER OF THE FAMILY OF THE PERSON HOLDING A PUBLIC OFFICE or 4. I AM AN CLOSE ASSOCIATE OF THE PERSON HOLDING A PROMINENT PUBLIC OFFICE to the question: "Do you hold (or have carried out in the previous 12 months) a prominent public office (duty) in your country of permanent residence / usual residence, please specify:**

a) name and surname of a person holding a prominent public office \_\_\_\_\_

b) in what capacity as a member of the immediate family are you / in what way was your close association with that person achieved?

If you are a politically exposed person and the BENEFICIAL OWNER OF A LEGAL ENTITY, except Subsidiary owner, please specify:

a) source(s) of income

Please, select **at least one** answer.

- ☐ Financing (from Banks)      ☐ Capital/Financial Income      ☐ Labour income (income from employment or self-employment income)
- ☐ Savings      ☐ Corporate income      ☐ Income from company liquidation      ☐ Pension / Vitality      ☐ Household income
- ☐ Sales of properties      ☐ Compensation      ☐ Inheritance / Donation      ☐ Cryptocurrencies
- ☐ Other \_\_\_\_\_

b) the source(s) of your assets

Please, select **at least one** answer.

- ☐ Inheritance / Donation    ☐ Real estate income / financial investment    ☐ Sale of goods / properties    ☐ Insurance compensation  
☐ Lottery / Betting / Casino    ☐ Financial resources related to the spouse or other family member    ☐ Income from public offices  
☐ I have no assets    ☐ Other \_\_\_\_\_

Please state the estimated value of your assets in EUR

Please, select **one** answer.

- ☐ Up to 5,000 €    ☐ 5.000,01 € - 50.000 €    ☐ 50.000,01 € - 100.000 €    ☐ 100.000,01 € - 250.000 €  
☐ 250.000,01 € - 1.000.000 €    ☐ 1.000.000,01 € - 50.000.000,00 €    ☐ 50.000.000,00 € and over

Thank you for your understanding!

## PERSONAL DATA PROTECTION

Personal data protection: PBZ CARD d.o.o., Radnička cesta 44, Zagreb, TIN (OIB) 28495895537, entered in the register of the Commercial Court in Zagreb under the company registration number (MBS) 080258649, as a data controller, operates in accordance with the principles of the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation). Contact details of the data protection officer: [zop@pbzcard.hr](mailto:zop@pbzcard.hr). When clients' personal data are collected, whether from the client at the time of collection or from another source PBZ Card shall provide information in accordance with Articles 13 and 14 of the General Data Protection Regulation, such as, for instance, information about PBZ Card as the controller, the purposes and the legal basis of personal data processing, the categories of personal data which are collected, the storage period, the recipients of data, the source of data, as well as the rights related to personal data protection (for instance, the right of access to personal data, the right to erasure, the right to object, etc.).

We shall process and use your personal data as well as personal data of other natural persons (e.g. authorized representatives, authorized signatories, contact persons, etc.) provided for the purpose of execution and performance in a lawful, fair and transparent manner, while protecting personal data from unauthorized or unlawful processing and implementing the highest-level technical, security and organizational protection measures.

By signing this Document, I confirm to have been informed/advised that the data provided in this Document are necessary for PBZ Card, acting as the data controller, in order to honour its legal obligations, pursuant to Article 6, paragraph 1, item c) of the General Data Protection Regulation.

## PERSONAL SIGNATURE CERTIFYING DATA ACCURACY AND TRUTHFULNESS!

First and last name of the person to whom the data refer: \_\_\_\_\_

Place, date: \_\_\_\_\_

Signature: \_\_\_\_\_