

**Documents necessary for opening a bank account for resident legal entities ***

N	Type of documents	Notes
1.	Application-contract for opening a bank account	
2.	State registration certificate of RA or NKR	
3.	Charter of the company	
4.	Taxpayer identification number (TIN), if the latter is not included in the state registration certificate of RA or NKR	
5.	Information from the register on shareholders/participants in the form of an extract or certificate, if the latter are not mentioned in the charter	
6.	Documents certifying the identity of the head of the executive body of the company (in case of a sole executive body), as well as persons authorized to perform transactions on the bank account (trustees, account managers, etc.)	
7.	Orders or decisions on appointment to the position of the head of the executive body and other account managers, if the latter are not included in the insert of the certificate of state registration or the charter.	
8.	For persons having a 10% or more share in the authorized capital of the company: a) for individual participants/shareholders: copies of identity documents, b) for legal entity participants/shareholders: copies of the certificate of state registration, articles of association and TIN, as well as a list/reference from the register of participants/ shareholders, if there is no information on the latter in the charter.	
9.	Notarized or approved by the bank card with samples of signatures of the account managers and the imprint of the client's seal. For customers registered in the NKR, the card is subject to certification by the state tax authority.	
10.	Form W-9 for US taxpayers or Form W-8BENE for non-US taxpayer legal entities ***	
11.	Other documents (as specified by the bank)	

**Documents necessary for opening a bank account for individual entrepreneurs***

N	Type of documents	Notes
1.	Application-contract for opening a bank account	
2.	Identity document	
3.	Public service number or a certificate of its absence	
4.	Certificate of state registration (in case of its absence - an extract from the state register book)	
5.	Taxpayer identification number (TIN), if the latter is not included in the certificate of state registration	
6.	Notarized or approved by the bank card with samples of signatures of the account managers and the imprint of the client's seal. For customers registered in the NKR, the card is subject to certification by the state tax authority.	
7.	Form W-9 for US taxpayers or Form W-8BENE for non-US taxpayer legal entities ***	
8.	Other documents (as specified by the bank)	

* Clients present only the originals of documents absent in the bank. The documents submitted by the client are photocopied by the bank employee and certified with the signatures of the employee of the bank and the client.

Documents necessary for opening a bank account for non-resident legal entities **

N	Type of documents	Notes
1.	Application-contract for opening a bank account	
2.	Certificate (reference or other document) that confirms the client's legal status under the laws of the country of its state registration, the founding document (charter, contract or other document on establishment and/or activity of the person)	
3.	Document certifying the identity of the head of the legal entity, the grounds for his appointment (selection) (for example: decision of the authorized body)	
4.	Decision / power of attorney of the head of a legal entity on authorization of relevant persons to perform transactions on the account (hereinafter referred to as "account managers")	
5.	Documents certifying the identity of persons to conduct operations on the account (trustees, account managers, etc.)	
6.	Card with samples of signatures of the account managers and the imprint of the client's seal (if any) approved by the bank	
7.	Document on registration of a legal entity with the tax authorities issued by the relevant body of the country of registration of the latter	



8.	Documents of persons having a 10% or more share (participation) in the authorized capital of a legal entity: a) for individual participants: an identity document, b) for legal entities: a certificate (certificate or other document) on registration, which determines the legal status of the person, the founding document (charter, contract or other document on establishment and/or activity of the person)	
9.	Form W-9 for US taxpayers or Form W-8BENE for non-US taxpayer legal entities ***	
10.	Other documents (as specified by the bank)	

*** 1. The client presents the originals or copies of the required documents. Originals and their copies, except for cases specified in the following paragraph, must be duly certified. Certification of the document is deemed appropriate if:*

- 1) certified with an apostille, and for the CIS and Georgia – notarized, or*
- 2) certified by the diplomatic office or consulate of the Republic of Armenia in a foreign country.*

2. The following documents may be submitted without due certification:

- 1) documents in the form approved by the bank,*
- 2) originals of documents submitted from the countries of the CIS countries and Georgia,*
- 3) copies of identity documents submitted from the CIS countries and Georgia,*
- 4) documents issued by state bodies of RA and NKR,*
- 5) original identity document submitted to the bank personally by an individual.*

3. Originals or certified copies of documents the client does not wish to leave in the Bank, as well as documents which as specified in this list, are presented without proper assurance and photocopied by the bank's employee and certified with the signatures of the employee of the bank and the client. In the bank the copies of documents are certified by the signature of the head of the executive body or other authorized person and the client's seal (if any). Moreover, the client and the employee of the bank certify all pages of documents or each unit of the document in such a way as to exclude its further change, when the change made with violation will be obvious.

4. The Bank, as a rule, does not require translation of documents submitted in English or Russian. When submitting documents in other languages, the bank requires their notarized translation into Armenian. In some cases, the bank, at its discretion, may require mandatory notarized translation of the document regardless of the language in which the latter has been submitted.

**** The document is submitted only in the case of a client associated with the USA.*

The documents specified in this list are requested from customers if necessary.