

**CRITERIA FOR IDENTIFYING CLIENTS  
AS FOREIGN TAXPAYERS**

<b>Criterion</b>	<b>Confirming document Подтверждающий документ</b>
<b><i>for individuals:</i></b>	
1. place of birth in a foreign country (e.g., United States);	U.S. Forms W-8 or W-9 or any other available forms or questionnaire
2. address (home address or postal address including P/O box) in a foreign country (e.g., United States);	U.S. Forms W-8 or W-9; or any other available forms or questionnaire
<b><i>for legal entities:</i></b>	
1. place of registration/incorporation in a foreign country (e.g. United States);	U.S. Forms W-8 or W-9 or any other available forms or questionnaire and/or Client's Instruction and/or Agreement and/or corresponding document
2. address (residence or postal address including P/O box) in a foreign country (e.g. United States);	U.S. Forms W-8 or W-9 or any other available forms or questionnaire
<b><i>for both individuals and legal entities:</i></b>	
1. telephone number registered in a foreign country (e.g., United States);	U.S. Forms W-8 or W-9 or any other available forms or questionnaire and/or corresponding document
2. standing instructions to pay amounts from the account with the Bank to an account maintained in a foreign country (e.g., United States);	U.S. Forms W-8 or W-9 or any other available forms or questionnaire and/or Client's Instruction and/or Agreement
3. a power of attorney or signatory authority issued to a person with an address in a foreign country (e.g., United States);	U.S. Forms W-8 or W-9 or any other available forms or questionnaire and/or corresponding document
4. signing authority granted to a person with an address in a foreign country (e.g., United States);	U.S. Forms W-8 or W-9 or any other available forms or questionnaire and/or corresponding document
5. "in care of" or "hold mail" address specified as the only address for delivery of statements in respect of accounts with the Bank.	U.S. Forms W-8 or W-9 or any other available forms or questionnaire and/or Client's Instruction and/or Agreement and/or corresponding document
6. Tax residency in a foreign country (e.g. United States)	U.S. Forms W-8 or W-9 or any other available forms or questionnaire and/or corresponding document

## WAYS OF COLLECTING INFORMATION

To obtain information and supporting documents from a Client the Bank uses the following ways:

1. written inquiries to a Client by letter addressed via
  - postal sending to location address or e-mail address specified by the Client, or
  - delivering to the Client (its authorized representative) in person by a representative of the Bank;
2. Receiving from a Client tax information forms and certificates including:
  - U.S. Forms W-8 or W-9; or
  - any other available forms or questionnaire;
3. analysis of information about Client lawfully available to the Bank;
4. other lawfully available methods of obtaining information.