List of documents

confirming the source of funds and wealth of the client

The list of documents confirming the source of funds and the client's wealth presented below is not final, other documents are subject to review if there is confirmation of legality of the origin of the funds specified in the document. The Company has the right to request additional documents from the client (its representative), in order to determine the legality of the source of the funds.

The Company considers documents with a statute of limitations of no more than 5 (five) years, except in cases where there is a documented history of storing money or other property.

Description of the Client's Source of Funds and Wealth	Required Documented Confirmation	Note
Labor income	- a certificate of salary/bonuses from the place of work (certified by an employer); - a certificate/statement of pension contributions; - acts, contracts for completed work, services rendered; - tax returns or other forms of tax reporting; - a bank statement from an account to which payments were made.	- if the source of funds is confirmed by a certificate of salary/bonuses from the place of work, a certificate/statement of pension contributions and (or) a bank statement from the account to which payments were made shall be additionally provided; - in case of confirmation of the source of the funds by acts, contracts for work performed, services rendered, a bank statement from the account to which payments were made is subject to additional provision.
Income from investing (including dividend payments) in securities or bank deposits	- a statement of a brokerage account, fully disclosing the income received; - a statement on a fixed-income deposit/deposit, allowing to determine profitability.	- it is additionally necessary to attach documents confirming the original source of formation of the funds on which investment/interest/dividend income was subsequently accrued.
	- a decision on dividend payment; - a payment document, a bank statement reflecting transfer of these funds; - an extract/register of shareholders; - audited financial statements of the Company (for the period for which dividends are paid).	- if the source of funds is confirmed by a decision to pay dividends, a payment document, a bank statement reflecting the fact of the transfer of funds, as well as an extract/register of shareholders shall be provided. - the Company's financial statements for the period for which dividends are paid shall be additionally provided.
Income from an entrepreneurial activity	- tax returns or other forms of tax reporting; - audited financial statements confirmed by seals/signatures or other signs of authenticity; - acts, contracts for completed work, services rendered; - a bank statement from the account to which payments were made.	- in case of confirmation of the source of the funds by acts, contracts for the work performed, services rendered, a bank statement from the account to which payments were made is subject to additional provision.
Sale of property	- a notarized/registered purchase and sale agreement;	- if a bank account is reflected in the purchase and sale agreement to which payment under the agreement shall be made, an extract from this account shall be additionally provided.

	- a bank statement from the account to which the payment was made under the purchase and sale agreement.	
Receiving or repaying a loan/credit	- a loan agreement with a financial institution; - a loan agreement with a legal entity/individual; - a bank statement from the account to which the money were transferred/paid.	- additionally, a bank statement (if available) is provided, as well as the source of the lender's funds;
Donation	- a donation agreement/receipt (if available); - a bank statement from the account to which the money were transferred; - a source of the donor's funds; - a document certifying kinship (if available).	- in case of confirmation of the source of funds by donation from the third party, documents confirming the source of the donor's funds, as well as the economic meaning of the actions taken, a bank statement from the account to which transfer was made (if available), as well as a document confirming the relationship (if available) are provided.
Inheritance	- inheritance documents (a will, a grant of probate, a death certificate, other documents); - a bank statement from the account to which the money were transferred.	- if the source of funds is confirmed by inheritance documents, a bank statement from the account to which transfer was made shall be additionally provided.
Shareholder's investment	- a decision of the authorized body on investing money (indicating the amount or a share of the authorized capital subject to investment); - a source of funds for formation of the authorized capital.	
Legalization of property	- a document from the tax authority confirming legalization of property; - a bank statement confirming storage (history of storage) of money until it is credited to the account.	- additionally, a bank statement confirming storage (storage history) of money is provided.
Other types of source of funds	- receiving an insurance premium; - a document on receipt of alimony, an agreement on payment of alimony, a court order on collection of alimony; - a certificate of accrual of benefits; - a cash receipt (or other document) issued by the organizer of a lottery, a competition, a sporting or cultural event, a gambling company, confirming the payment of winnings (a prize) to an individual.	- in case of confirmation of the source of funds by receiving an insurance premium, the insurance contract, as well as information on the original source of the insurance premium, shall be provided