

## CONSENT FORM

Given that in March 2010, American Congress has approved “Foreign Account Tax Compliance Act – FATCA” in order to combat tax evasion from US taxpayers that keep their accounts in foreign countries financial institutions:

Given that this act impacts all Financial Institutions worldwide aiming to identify all American tax payers that have assets out of the US:

Given that “Foreign Account Tax Compliance Act,, here and after referred as “FATCA”, requires that any Financial Institution to perform:

- **Identification of customers that are US tax payers through a screening processes of** all banks customers against any US indices in their data. Definition “US indices,, per FATCA requirements means: the identification of the account holder as US citizen/US resident , an US alternative address (mail box, included), residence address US, birth country US, telephone number US, power of attorney in favor of a person with US address, standing orders to US;
- **Reporting to US tax authority Internal Revenue Service IRS**, in annual basis about customers identified as US tax payers. Report will contain: Customer Name, Surname Generalities, Address, Tax Identification Number, Bank account number, and Account balances in a certain moment or in the moment of account closure, incoming and outgoing transfers as well as any other information required by IRS.

Given that Raiffeisen Bank International is the solely beneficial owner and the Head Office of Raiffeisen Bank Albania sh.a, also taking into consideration that FATCA is broadly implemented in the Financial Institution of Europe, the Bank bears the obligation to be compliant with the implementation requirements of FATCA regimen.

Given that FATCA enforces personal data processing of any customer, I \_\_\_\_\_, the son / daughter/ of \_\_\_\_\_, born in \_\_\_\_\_, on \_\_\_/\_\_\_/\_\_\_, citizen \_\_\_\_\_, with IDD \_\_\_\_\_, residence address \_\_\_\_\_, adult/with full juridical capacity, in my quality as Bank’s customer, **DECLARE** and express **MY CONSENT** that the Bank can process my personal data as below:

1. I certify that all the information given from my side to Bank is correct, true, and I agree on processing of my personal data registered in the Bank at starting/during of the business relationship, only for FATCA purposes, in compliance with legal framework on data protection and bank secrecy .
2. I authorize the Bank to verify the correctness of information given from me, and evaluation of my status against FATCA requirements. I authorize the Bank to exchange this information with US Tax Authority IRS, in compliance with legal framework on data protection and bank secrecy.
3. I authorize Raiffeisen Bank sh.a, and Raiffeisen Invest sh.a (in case of investing in investment funds) In an irrevocable way to process all my personal and financial data, declared by me in the present and in the future, in behalf of US Tax Authority “Internal Revenue Service”-“IRS”, only for FATCA purposes, if /every time required. The data, subject of reporting are: Name Surname/Father’s name Generalities/Address, Tax Identification Number/Account/s Number/Account Balance/s in a given moment or in the moment of account closure/important

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incoming and outgoing payments in account, as well as any other additional information required from IRS.

4. The Bank guaranties me that all necessary measures for a safe processing and recording of my personal, financial data are taken, in compliance with legal framework on data protection and bank secrecy.
5. I am aware that I should provide the required information FATCA related within 90 days.
6. This Consent form shall be in power until the end of my business relationship with the Bank and the obligation derived from FATCA regimen requirements.

I am providing this Consent for processing my personal data from Raiffeisen Bank Albania with my free willing. This processing is allowed for FATCA proposes only, in compliancy with this act.

**Based on Law No.9887 dated on 10.03.2008 “For Data Protection”, the definition “Data processing” used in this Consent form means “gathering, recording, storing, reconciliation, using, blocking, deleting, transmitting” data.**

The subject of this Consent Form is drafted in compliancy with requirements of Law No.9887 dated on 10.03.2008 “For Data Protection” and other bylaws for its implementation, as well as it is compliant with Bank of Albania Guideline No 31, dated 08.05.2002 “On Bank Secrecy”

**I am submitting this “Consent form” being aware that U.S tax provisions are enough complex, and their implementation might change based in the change of my personal circumstances as customer. I am aware that the information provided in this document shall not be interpreted as Fiscal advisement from the Bank side. Every fiscal consequence derived from such declaration shall be discussed with my fiscal advisor, accountant.**

**Name      Surname                      Signature**

\_\_\_\_\_

**Date:** \_\_\_\_\_

**Place:** \_\_\_\_\_