

## Client Eligibility Statement<sup>1</sup>

By signing this Statement personally, I \_\_\_\_\_ give in my own name and for the account of the Applicant

### PART ONE

**The Statement that, against me, the Applicant, the beneficial owner<sup>2</sup>, the members of the management board or other management bodies, the members of the supervisory board, the person who is authorised by law to represent the Applicant, the attorney who undertakes legal actions for him/her when establishing this business relationship and the persons who are unlimitedly liable for the obligations that will be assumed by this business relationship, a final conviction has not been pronounced (mark NO) or a final conviction has been pronounced (mark YES) for one or more of the following criminal offences:**

- 1. Participation in Criminal Organisation**, pursuant to Article 328 (Criminal Association) and Article 329 (Committing a Criminal Offence as a Member of a Criminal Association) of the Criminal Code (»Official Gazette of the Republic of Croatia«, Nos. 125/11, 144/12, 56/15, 61/15, 101/17, 118/18, 126/19 and 84/21), Article 333 (Associating for the Purpose of Committing Criminal Offences) of the Criminal Code (»Official Gazette of the Republic of Croatia«, Nos. 110/97, 27/98, 50/00, 129/00, 51/01, 111/03, 190/03, 105/04, 84/05, 71/06, 110/07, 152/08, 57/11, 77/11 and 143/12);  
YES  NO
- 2. Terrorism or Criminal Offences Linked to Terrorist Activities**, pursuant to Article 97 (Terrorism), Article 99 (Public Incitement to Terrorism), Article 100 (Recruitment for Terrorism), Article 101 (Training for Terrorism), Article 101a (Travelling for the Purpose of Terrorism) and Article 102 (Terrorist Association) of the Criminal Code (»Official Gazette of the Republic of Croatia«, Nos. 125/11, 144/12, 56/15, 61/15, 101/17, 118/18, 126/19 and 84/21), Article 169 (Terrorism), Article 169a (Public Provocation to Commit a Terrorist Offence) and Article 169b (Recruitment and Training for Terrorism) of the Criminal Code (»Official Gazette of the Republic of Croatia«, Nos. 110/97, 27/98, 50/00, 129/00, 51/01, 111/03, 190/03, 105/04, 84/05, 71/06, 110/07, 152/08., 57/11, 77/11 and 143/12);  
YES  NO
- 3. Criminal Offences against Labour Relations and Social Insurance**, pursuant to Article 131 (Violation of the Right to Work), Article 132 (Non-Payment of Salaries), Article 133 (Workplace Mistreatment), Article 134 (Violation of Social Insurance Right) and Article 135 (Illegal Employment) of the Criminal Code (»Official Gazette of the Republic of Croatia«, Nos. 110/97, 27/98, 50/00, 129/00, 51/01, 111/03, 190/03, 105/04, 84/05, 71/06, 110/07, 152/08, 57/11, 77/11 and 143/12);  
YES  NO
- 4. Money Laundering or Terrorism Financing**, pursuant to Article 98 (Financing of Terrorism) and Article 265 (Money Laundering) of the Criminal Code (»Official Gazette of the Republic of Croatia«, Nos. 125/11, 144/12, 56/15, 61/15, 101/17, 118/18, 126/19 and 84/21), Article 279 (Money Laundering) of the Criminal Code (»Official Gazette of the Republic of Croatia«, Nos. 110/97, 27/98, 50/00, 129/00, 51/01, 111/03, 190/03, 105/04, 84/05, 71/06, 110/07, 152/08, 57/11, 77/11 and 143/12);  
YES  NO
- 5. Child Labour or other Forms of Trafficking in Human Beings**, pursuant to Article 106 (Trafficking in Human Beings) of the Criminal Code (»Official Gazette of the Republic of Croatia«, Nos. 125/11,

<sup>1</sup> Pursuant to HBOR's Ordinance on the Management of the Reputational Risk that arises from a business relationship with a client.

<sup>2</sup> Pursuant to Article 28 of the Anti-Money Laundering and Counter Terrorism Financing Act in effect (Official Gazette of the Republic of Croatia, Nos. 108/17, 39/19, hereinafter: AML/CTFA), the beneficial owner of a client is (any natural person (persons) who ultimately owns or controls the client or manages the client in any other way, and/or natural person (persons) on whose behalf a transaction is conducted, including the natural person (persons) who performs an ultimate efficient control over the legal entity or legal organisation.

This Statement is not issued on behalf of the beneficial owner in the case referred to in Article 29 of the AML/CTFA, i.e. if the client is a company whose financial instruments are traded on a stock exchange or regulated market in one or more member states in accordance with the regulations of the European Union or a third country, provided that the requirements for disclosing data apply in that third country in accordance with the regulations of the European Union, which ensures adequate transparency of data on the beneficial owners of clients.

144/12, 56/15, 61/15, 101/17, 118/18, 126/19 and 84/21), Article 175 (Trafficking in Human Beings and Slavery) of the Criminal Code (»Official Gazette of the Republic of Croatia«, Nos. 110/97, 27/98, 50/00, 129/00, 51/01, 111/03, 190/03, 105/04, 84/05, 71/06, 110/07, 152/08, 57/11, 77/11 and 143/12);

YES  NO

6. **Corruption**, pursuant to Article 252 (Receiving Bribes in Business Dealings), Article 253 (Giving Bribes in Business Dealings), Article 254 (Misuse of Public Procurement Procedures), Article 291 (Abuse of Position and Authority), Article 292 (Unlawful Favouritism), Article 293 (Taking a Bribe), Article 294 (Giving a Bribe), Article 295 (Trading in Influence) and Article 296 (Giving a Bribe for Trading in Influence) of the Criminal Code (»Official Gazette of the Republic of Croatia«, Nos. 125/11, 144/12, 56/15, 61/15, 101/17, 118/18, 126/19 and 84/21), Article 294a (Taking a Bribe in Business Dealings), Article 294b (Giving a Bribe in Business Dealings), Article 337 (Abuse of Position and Authority), Article 338 (Abuse of State Power), Article 343 (Illegal Mediation), Article 347 (Taking a Bribe) and Article 348 (Giving a Bribe) of the Criminal Code (»Official Gazette of the Republic of Croatia«, Nos. 110/97, 27/98, 50/00, 129/00, 51/01, 111/03, 190/03, 105/04, 84/05, 71/06, 110/07, 152/08, 57/11, 77/11 and 143/12);

YES  NO

7. **Fraud**, pursuant to Article 236 (Fraud), Article 247 (Fraud in Business Dealings), Article 256 (Tax or Customs Duty Evasion) and Article 258 (Subsidy Fraud) of the Criminal Code (»Official Gazette of the Republic of Croatia«, Nos. 125/11, 144/12, 56/15, 61/15, 101/17, 118/18, 126/19 and 84/21), Article 224 (Fraud), Article 293 (Fraud in Business Dealings) and Article 286 (Tax or Other Duties Evasion) of the Criminal Code (»Official Gazette of the Republic of Croatia«, Nos. 110/97, 27/98, 50/00, 129/00, 51/01, 111/03, 190/03, 105/04, 84/05, 71/06, 110/07, 152/08, 57/11, 77/11 and 143/12);

YES  NO

8. **Criminal Offences against Intellectual Property**, pursuant to Articles 284 (Infringement of Personal Rights of Author or Artist Performer), 285 (Illicit Use of Copyright Work or Performance by Artist Performer), 286 (Infringement of Other Copyright-Related Rights), 287 (Infringement of Right to Invention), 288 (Trademark Infringement), 289 (Infringement of Registered Designation of Origin) and 290 (Public Announcement of Judgment) of the Criminal Code (»Official Gazette of the Republic of Croatia«, Nos. 110/97, 27/98, 50/00, 129/00, 51/01, 111/03, 190/03, 105/04, 84/05, 71/06, 110/07, 152/08, 57/11, 77/11 and 143/12);

YES  NO

**And the Statement that**, with regard to myself, the Applicant, the beneficial owner<sup>1</sup>, the members of the management board or other management bodies, the members of the supervisory board, the person who is authorised by law to represent the Applicant, the attorney who undertakes legal actions for him/her when establishing this business relationship and the persons who are unlimitedly liable for the obligations that will be assumed by this business relationship, **there do not exist the following circumstances (mark NO) or there exist the following circumstances (mark YES):**

9. A final verdict or a final decision of a competent body has established guilt for serious breach of duty as a result of violation of applicable laws or other regulations or ethical norms of the profession to which he/she belongs;

YES  NO

10. Bankruptcy proceedings have been initiated, there is an inability to pay or over-indebtedness, or liquidation proceedings are in progress, his/her assets are managed by a bankruptcy trustee or a court, he/she is undergoing pre-bankruptcy proceedings and he/she has suspended business activities;

YES  NO

11. A resolution of the Agency for the Protection of Market Competition has been issued, which has established the existence of a prohibited agreement referred to in Article 8, paragraphs 1 and 4 of the Market Competition Protection Act and Article 101 of the Treaty on the Functioning of the European Union.

YES  NO

## PART TWO

Please, complete if the criminal offences listed under 3 and/or 8 are marked YES and/or if the circumstances listed under 9, 10 and/or 11 are marked YES.

I confirm that I have taken:

- a) Measures to determine and eliminate the cause of the reason and specific technical, organisational and personnel measures suitable for correcting the proceedings and preventing their reoccurrence;

YES  NO

Explanation:

- b) Measures to compensate for or repair the damage or negative financial effects resulting from the situation;

YES  NO

Explanation:

- c) Measures to settle all fines imposed by the competent authority or all taxes or social security contributions or that I have ensured their payment;

YES  NO

Explanation:

- d) Measures for the purpose of achieving active cooperation with competent investigative bodies in order to fully clarify the facts and circumstances related to the criminal offence or omission;

YES  NO

Explanation:

- e) Other adequate measures.

YES  NO

Explanation:

I confirm that I am familiar with my rights and information on the processing and protection of personal data processed by HBOR, published in the documents Privacy Policy and Information for Data Subjects.

I confirm, **under substantive and criminal liability**, that I am, as a person legally authorised to represent or authorised by persons authorised to represent (as stated above), aware that the prescribed penalties and sanctions will be applied in case of giving a false statement, and I accept all consequences that I personally and the Applicant may incur as a result of the aforementioned. I will personally notify you within 15 working days should any changes occur relating to the aforementioned information<sup>3</sup>.

Place and date:	Signature of authorised person <sup>4</sup> :
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<sup>3</sup> In accordance with the regulations governing the field of personal data protection, particularly 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 on repealing Directive 95/46/EC (General Data Protection Regulation) as well as the General Data Protection Regulation Implementation Act, HBOR shall preserve the confidentiality of all personal data entrusted to it for processing or having otherwise become known or available to it during a business relationship.

HBOR processes personal data exclusively for the purpose of providing banking and other financial services, for which it is authorised by the applicable regulations. The principles and rules of personal data processing are regulated by the documents Privacy Policy and Information for Data Subjects, which are publicly available at HBOR's website: [www.hbor.hr](http://www.hbor.hr).

<sup>4</sup> Signature of person legally authorised to represent or authorised by persons authorised to represent.