

## **Instruction on identification**

### **Limited Liability Company Non-Bank Credit Organization**

#### **Krasnoyarsk Territorial Settlement Center (hereinafter - NKO)**

Identification of the client - individual, client representative, beneficiary and beneficial owner, as well as simplified identification of the client - A natural person is not carried out by credit institutions, including with the involvement of bank payment agents, Transfer of funds without opening a bank account, including electronic funds, For the benefit of legal entities and individual entrepreneurs in order to pay for goods sold, Performed works, rendered services, use of results of intellectual activity or means of individualization, In favor of state authorities and local self-government bodies, institutions, Managed by them, receiving funds of the payer within the framework of their performance of functions established by the legislation of the Russian Federation, as well as when the client provides - By an individual of the credit institution of funds in order to increase the balance of electronic funds, if the amount of funds does not exceed 15,000 rubles or the amount in foreign currency equivalent to 15,000 rubles,

Except that:

- The recipient of the funds transferred is a natural person;
- non-profit organization (except the religious and charitable organizations registered in accordance with the established procedure, associations of owners of the real estate (housing) housing, housing co-operatives or other specialized consumer cooperatives, the regional operators created in legal form of fund according to the Housing code of the Russian Federation);
- An organization established outside the territory of the Russian Federation;
- If employees of credit institution, bank payment agents have suspicions that the mentioned transaction is carried out for the purpose of legalization (laundering) of proceeds of crime or financing of terrorism.
- When transferring funds without opening a bank account, including electronic funds, to pay for goods (works, services), included in the inventory (works, services) determined by the Government of the Russian Federation in which payment the payment agent has no right to accept payments of natural persons identification or the simplified identification of the client - the natural person is carried out irrespective of amount of transfer taking into account provisions of Paragraph 1.11 of Article 7 of the Federal law of 07.08.2001 No. 115-FZ "About counteraction of legalization (washing) of income gained in the crimina Simplified identification of the client - a natural person - is a set of measures to establish with respect to the client - a natural person the surname, first name, middle name (unless otherwise derived from the law or national custom), the series and number of the identity document, and to confirm the validity of this information in one of the ways provided for by law.

When performing simplified identification in the office of NKO, the client must provide original documents confirming the client 's identity and (or) duly certified copies of documents confirming the clients 'identity;

When performing simplified identification by providing the Client with information about itself by means of Software complexes, identification is carried out using information from information systems of state authorities and Pension Fund of the Russian Federation, for this purpose the Client shall enter the following information about himself by means of Software complexes:

- Surname, first name, middle name (unless otherwise provided by law or national custom);

- Series and number of the identification document;
- Insurance number of the individual personal account of the insured person in the personal accounting system of the Pension Fund of the Russian Federation and (or) identification number of the taxpayer;
- Subscriber number of the client - a natural person using mobile radiotelephone services. I way and to terrorism financing".

In the cases established by the law and (or) Rules of NKO at impossibility of holding a procedure of the simplified identification, identification is carried out at office of NKO, in this case for identification of clients - natural persons, the client's representatives - natural persons, beneficiaries - natural persons, beneficial owners - natural persons of NKO are carried out by collecting the following data and documents:

- Surname, first name and middle name (if any);
- Date and place of birth;
- nationality;
- Identity document details: series (if any) and document number, date of issue of the document, name of the authority issuing the document and division code (if any) shall be established on the basis of the original provided and/or duly certified copy of the document;
- Data of the migration card (for foreign citizens and stateless persons in the territory of the Russian Federation) containing the mark of the border control body on entry into the Russian Federation and/or the corresponding mark of the federal executive body responsible for internal affairs (except in cases when, in accordance with the international agreements of the Russian Federation concerning foreign citizens, the migration card is not issued, for example, by citizens of the Republic of Belarus. For foreign citizens living temporarily or permanently, the NGO shall establish and record data on the migration card if the client has this document) - shall be established on the basis of the original provided and/or a duly certified copy of the document;
  - card number;
  - Date of the beginning of the period of stay and date of the end of the period of stay in the Russian Federation;
- Data of the document confirming the right of a foreign citizen or stateless person to stay (residence) in the Russian Federation (residence permit, temporary residence permit, visa, other document confirming in accordance with the legislation of the Russian Federation the right of a foreign citizen or stateless person to stay (residence) in the Russian Federation) - shall be established on the basis of the original and/or duly certified copy of the document provided
  - Series (if any) and document number;
  - Date of the beginning of the period of validity of the right of stay (residence), date of the end of the period of validity of the right of stay (residence).
- Address of place of residence (registration) or place of stay;
- Taxpayer identification number (if any);
- Information on the insurance number of the individual personal account of the insured person in the compulsory pension insurance system (if any);
- Contact information (e.g. phone number, fax, e-mail address, postal address (if available));

- Documents on the grounds showing that the client acts for the benefit of another person during banking transactions and other transactions;
- Beneficiary information;
- data on faces/faces, it are provided to which/which or powers according to the order of ESP of the natural person will be conferred;
- belonging of the natural person to category PDL or to category of spouses, relatives (relatives) of PDL<sup>1</sup>;

If a customer is identified as a PDL<sup>1</sup>, the following information is collected:

- Information on the sources of origin of funds or other property of PDL<sup>1</sup>;
- The position of PDL<sup>1</sup> is determined, as well as the name, address of his employer.

In case of identification of related relationships with respect to the client - category PDL<sup>1</sup>, the degree of kinship or status (spouse or spouse) is determined.

- Information on sources of origin of funds and (or) other property;
- Information on the purpose and intended nature of the business relationship with NKO;
- Information on the objectives of financial and economic activity;
- Information on the financial situation;
- Reputation information.

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<sup>1</sup>PDL - the public officials including categories IPDL, MPDL and RPD.

A foreign public official (hereinafter referred to as the IPDL) shall mean any person appointed or elected to hold any office in a legislative, executive, administrative or judicial body of a foreign State, or a person performing any public function for a foreign State, including a public agency or public enterprise, or a person who has previously held a public office, less than 1 year since the resignation of his office;

IPDL is a natural person who is or is accepted for service and is an official of a public international organization ("official of a public international organization") - persons entrusted or entrusted with important functions by an international organization. Refers to members of senior management, i.e. directors, deputy directors, and board members or equivalent functions. The definition does not apply to managers at mid-level or in lower positions in that category;

RPDL - Russian officials - persons who fill (hold) public positions of the Russian Federation, Positions of members of the Board of Directors of the Central Bank of the Russian Federation, positions of the Federal Public Service, Appointed and released by the President of the Russian Federation or the Government of the Russian Federation, Positions in the Central Bank of the Russian Federation, state corporations and other organizations, Established by the Russian Federation on the basis of federal laws, included in the lists of posts determined by the President of the Russian Federation