

List of documents for opening an account in Bakai Bank OJSC for non-resident clients

To open a current account, non-resident individuals should submit the following list of documents:

1. Client form;
2. Application for opening an account signed by the client;
3. A card with signature samples of account holders (signature card);
4. An agreement about opening and maintaining client accounts;
5. Copy of a foreign citizen's passport or any other document, established by the legislation of the Kyrgyz Republic or recognized in accordance with international agreements as an identification document*;
6. Copy of a document, confirming the right of a foreign citizen or a stateless person to stay (reside) on the territory of the KR (as required).

The requirement of item 5 is not applicable to time limits set by the legislation of the Kyrgyz Republic with regard to the following citizens:

- Subject to a visa-free regime, if their period of stay in the Kyrgyz Republic does not exceed 60 days (for citizens of the Russian Federation and the Republic of Kazakhstan – 90 days);
- Subject to a simplified visa regime, stipulated by the list approved by the Government of the Kyrgyz Republic after approval with the Jogorku Kenesh of the Kyrgyz Republic, if the period of their stay in the Kyrgyz Republic does not exceed 60 days,

A copy of a stamp in the passport or a copy of another document confirming the date of arrival to the Kyrgyz Republic is required to determine the time of a foreign citizen's entry onto the territory of the Kyrgyz Republic.

* When submitting documents, the Client shall provide an original document from which the copy was made for inspection and comparison.

To open a current account, non-resident individual entrepreneurs should submit the following list of documents:

1. Client form;
2. Identification card of the ultimate beneficiary;
3. Application to open an account, signed by the Client;
4. An agreement about opening and maintaining client accounts;
5. Copy of a foreign citizen's passport or any other document, established by the legislation of the Kyrgyz Republic or recognized in accordance with international agreements as an identification document*;
6. Copy of a certificate of state registration (re-registration) as an individual entrepreneur or a copy of a document confirming the fact of conducting entrepreneurial activities without state registration;
7. Copy of a document confirming registration of the Client as a taxpayer, authenticated by the Client herself/himself (with a signature and a stamp (if available) (for individuals working in accordance with the state registration certificate – certificate from the tax authority on taxpayer's registration with a mandatory indication of TIN (if no TIN is indicated in the certificate – additionally a copy of the taxpayer's registration card is needed).
8. Notarized card with signature samples and stamp impression of an entrepreneur in two copies;
9. Copy of a standard document, issued by an authorized body, confirming the fact of passing state registration (re-registration) as an entrepreneur, authenticated by the Client herself/himself (with a signature and a stamp (if available)*;
10. Copy of a license to carry out entrepreneurial activities subject to compulsory licensing of the Client (if

available), authenticated by the Client herself/himself (with a signature and a stamp (if available)*.

* Note: when submitting documents, the Client provides an original document from which the copy was made for inspection and comparison.

To open a current account, non-resident legal entities should submit the following list of documents:

1. Client form;
2. Identification card of the ultimate beneficiary;
3. Application to open an account, signed by the Client's officials in accordance with the signature card;
4. An agreement about opening and maintaining client accounts;
5. Notarized card with signature samples and stamp impression of a legal entity in two copies;
6. An extract from the trade register or any other document containing information about the authority that registered the non-resident legal entity, a notarized translation of the document in the state or official language, and, if necessary, legalized in accordance with the legislation of the Kyrgyz Republic or an international agreement, to which the Kyrgyz Republic is a party *;
7. Copy of the Charter or another document, including amendments and supplements, notarized and executed in the state or official language;
8. Copy of the Founding Agreement, notarized and executed in the state or official language, if available;
9. Document confirming the identity of account managers or the head (passport copy);
10. Copy of a license to carry out activities subject to licensing in accordance with the requirements of the legislation of the country of origin certified according to standard procedure (if such license is available).
11. Document certifying powers of account managers of the legal entity, as well as, if necessary, a power of attorney to manage the account;

Note *: Submission of notarized copies of legalized documents is mandatory, with the exemption of non-resident legal entities who are residents of **states – parties to the Convention on Legal Assistance and Legal Relations in Civil, Family and Criminal Matters of 7 October 2002**. If these documents do not require legalization, they should be submitted in the state or official language, and their translation notarized by the country of documents' origin.

To open a current account for international organizations, their projects, diplomatic and consular representations that operate in accordance with international agreements, ratified in line with the established procedure:

1. Client form;
2. Identification card of the ultimate beneficiary;
3. Application to open an account signed by the Client's officials in accordance with the signature card;
4. An agreement about opening and maintaining client accounts;
5. International agreement ratified by the Jogorku Kenesh of the Kyrgyz Republic, within the framework of which the international organization, its project, diplomatic or consular representation operates;
6. Regulation on an international organization or its project (if available);
7. Decree (contract, letter of a relevant senior organization) confirming powers of persons to sign agreements and financial documents with the right to apply first and second signatures;
8. Letter from the authorized state body (Ministry of Foreign Affairs of the Kyrgyz Republic), confirming the accreditation of an international organization (its project) and its employees.
9. Signature card (with signature samples), certified by an authorized state body or an embassy to the Kyrgyz Republic of a corresponding country, where the international organization or its project resides, in two copies.
10. Passport copies of account managers *.

* Note: when submitting documents, the Client provides an original document for verification.

FOUNDING AND OTHER DOCUMENTS OF FOREIGN LEGAL ENTITIES MUST BE TRANSLATED INTO THE STATE OR OFFICIAL LANGUAGE AND THE TRANSLATION NOTARIZED. BEFORE SUBMISSION TO THE BANK THE DOCUMENT PACKAGE MUST BE LEGALIZED.

When opening a bank account using a power of attorney, the following is submitted to the Bank:

- a) power of attorney on behalf of the legal entity, signed by its head, or any other person authorized to do so by its founding documents, and sealed.
- b) notarized power of attorney on behalf of an individual carrying out individual entrepreneurial activities without the establishment of a legal entity.
- c) notarized power of attorney on behalf of an individual to another individual (submission of power of attorney is not required for individuals authorized to open bank accounts in accordance with the legislation of the Kyrgyz Republic - parents or other legal representatives).

Applicable are powers of attorney equated to the notarized ones in accordance with the procedure established by the legislation of the Kyrgyz Republic.

Depending on the type of opened bank accounts and the legal standing of the Client, the Bank is entitled to demand to provide additional documents, if this has been directly established by the legislation of the Kyrgyz Republic or the Bank's requirements.