

INFORMATION REQUIRED  
ACCORDING TO THE LAW  
AND BANK OF GREECE'S  
DECISION

DOCUMENTS WHICH  
CAN VERIFY  
YOUR PERSONAL  
INFORMATION  
(as the case may be)

- (1) Full name and father's name
- (2) Identity card or passport number
- (3) Issuing authority
- (4) Date and place of birth

- Identity Card
- Valid Passport
- ID card for persons serving in Law Enforcement and Armed Forces

- (5) Current Residence Address
- (6) Contact phone number
- (7) Occupation and current occupational address
- (8) Taxpayer's Identification Number (AFM)

- Recent utility bill
- Lease agreement submitted to a Tax Office
- Itemized Tax Payment Statements
- Valid Residence Permit
- Employer's certificate
- Copy of last salary statement
- Incorporation Statement
- Professional Identification Card
- Insurance Organization Contribution Payment Invoice

- (9) Specimen of customer's signature

You have to produce **original copies** of the above documents, while banks have to keep copies thereof.

The information that your bank will request may vary depending on your transaction type and amount. **Additional information may thus be required**, included VAT returns, invoices, bills of lading, ownership titles, lease or sale agreements, information on the purpose and intended nature of your business relationship with the bank, information about your economic/transacting profile (e.g. the purpose for which an account is opened, the anticipated source of the funds credited to the account) and/or other documentation.

**When acting on behalf of another person**, in addition to providing your personal identification documents, you will be required to produce evidence of the third natural or legal person on behalf of which you are acting. Banks are obliged to demand and verify such information as well, according to the law.

# Have you introduced yourselves?



 **801 11 717 17**

**HSBC**   
The world's local bank

## If not... ...do it now

Let us thank you for your co-operation and the time you spent reading this document.

HELLENIC BANK ASSOCIATION  
[www.hba.gr](http://www.hba.gr)

  
HELLENIC BANK ASSOCIATION

Dear Customer,

This leaflet is addressed both to existing bank clients and to any individuals making one and only transaction with banks.

The aim is to inform you that you are obliged to provide the bank with sufficient personal identification details.

## 1. Why do I have to provide a Bank with my personal identification details?

In Greece, just like in Europe and internationally, **Law 3691/2008 (Government Gazette A' 166/5.8.2008)** and the relevant provisions of the **Bank of Greece** (National Central Bank) decision 281/5/17.3.2009 (**Government Gazette B' 650/9.4.2009**) for the prevention of money laundering and terrorism financing, and also for the protection of the legal interests and the assurance of the financial transactions of any individual dealing with a bank, **prevent banks from making any transaction unless they have verified and confirmed the identity of the individual involved in such transactions and also require from banks to request from their clients information** including legalization documents,

customer identification documents, transaction documents etc. and maintain such information to records.

**Therefore, when a Bank asks for your identification details for a transaction, you should know that it simply applies the law, it is not in its discretion not to do so and it cannot do otherwise.**

## 2. How do Banks use the information I provide and any personal data contained in it?

The information you provide to banks according to Law 2472/1997 on the individual's protection from the processing of personal data is securely kept for as long as specified by the relevant laws and is exclusively used for the purpose of its collection, while any violation of such laws by banks and financial institutions is subject to very strict penalties and exhaustive fines.

Furthermore, you should know that credit institutions also comply with the provisions of the Hellenic Bank Association Code of Banking Ethics as regards the collection and maintenance of client information, confidentiality and banking and professional privacy.

## 3. Exactly which identification data will I have to provide and how will such data be verified?

In case you wish to open a savings account, hire a safe deposit box, get a loan or carry out any other transaction including remittances, the information you have to provide as a client according to the law and Bank of Greece's decision – whether you are the main or a joint beneficiary, or the primary debtor or a guarantor – and the respective documents you will have to produce in order to verify such information include: