

Documents required for opening accounts

Documents required for opening an account of individuals

- Identity document *,
- Reference on not having a public service number or PSC (for RA residents),
- Copy of the identity document of the real beneficiary (ies) (if any);

Documents to be completed with a sample provided by the bank

- Bank account opening, service application (offer),
- FATCA questionnaire (when applying to the Bank for the first time).

* For minors under 14 years old, a person's birth certificate, the identity document of one of his/her legal representatives and the document confirming the relevant status of the latter are required.

Documents required for opening an individual entrepreneur account

- Identity document;
- Reference of no public service number or PSC;
- Extract from the Unified State Register,
- Identity documents of persons authorized to make transactions with the account;
- A copy of the identity document of the real beneficiary (ies) (if any);

Documents to be completed with a sample provided by the bank

- Bank account opening and service application (offer),
- FATCA questionnaire (when applying to the Bank for the first time),
- Signature, stamp sample card (at the client's request);

Documents required for opening a resident legal entity account

- Charter
- Extract from the Unified State Register
- Identity documents of persons authorized to conduct transactions on behalf of the executive body (ies)
- Information provided by the competent body (registrar or other registering body) on shareholders and participants holding shares, stocks, stakes providing with more than 10% of voting rights, (if such information is not available in the founding documents), including the details of the identity document. In the case of open joint stock companies, the information referred to in this paragraph is not required if information on listing on a regulated exchange is provided;
- In cases defined by the charter, the consent of the founder or the relevant competent body to open an account (for state (community) administrative institution, SNCO)

- Copy of the identity document of the real beneficiary (ies), documents to be completed with a sample provided by the Bank
- Bank account opening, service application (offer)
- FATCA questionnaire (when applying to the Bank for the first time),
- Signature, stamp sample card (for state (community) administrative institution, SNCO, in cases defined by the charter, approved by the founder or the relevant competent body)

* * Documents and information presented in addition to the above documents, for opening a special bankruptcy account

- Court decision on bankruptcy;
- Court decision on appointing a bankruptcy manager;
- identity documents on bankruptcy manager and persons authorized to make transactions with the account

Documents required to open an account of a non-resident legal entity

- Charter or document replacing the charter,
- Registration document issued by the competent authority of the given country,
- Decision (s) or power of attorney (powers of attorney) of a competent authority to make transactions on the account ((not required if transactions with the account will be performed by a manager authorized by the constituent documents);
- Identity documents of the person (s) authorized to conduct transactions on behalf of the head (s) of the executive body
 - Certificate issued by the registering agent on the head (s) of the executive body, shareholders holding shares, stocks, stakes providing more than 10% of voting rights, or a "Certificate on the company status and/or managers" (Certificate of Incumbency) which contains the given information; Copies of documents required for identification of persons holding shares, stocks, stakes providing more than 10% of voting rights and real beneficiaries, (Individuals' identity document), for legal entities – a charter or a document replacing it, approved by a competent person/authority or duly certified)
- Copy of the identity document of the real beneficiary (ies)

Documents to be completed with a sample provided by the bank

- Application (offer) on bank account opening and service
- FATCA questionnaire (when applying to the Bank for the first time),
- Signature, stamp sample card

Documents and information necessary for opening an account of a foreign embassy or consulate in Armenia

- Document on being accredited in the RA,

- The decision of the competent body on the appointment of the Ambassador or Consul (if the details of the Ambassador or Consul are not mentioned in the document on accreditation in the Republic of Armenia),
- Identity documents of persons authorized to conduct transactions with the account of the Ambassador or Consul

Documents to be completed according to the sample provided by the bank

- Application (offer) on opening a bank account and service
- FATCA questionnaire (when applying to the Bank for the first time),
- Signature and stamp sample card

GENERAL PROVISIONS

1. The documents considered to be an identity document by the decision of the Government of the Republic of Armenia are acceptable for the Bank
2. In case of presence of an authorized person, the identity document of the authorized person is submitted.
3. If necessary, the bank may request additional documents and information from a client.
4. The originals of all the mentioned documents are submitted (if there is no note on the possibility of submitting a copy), or duly certified copies of the documents, if the Bank cannot get them officially published from websites (for example: <https://www.sso.am>, <https://www.eregister.am>, www.datalex.am, www.azdarar.am, Nork information base, etc.).
5. All documents (both original and copy) submitted by non-resident legal entities must be duly certified. Moreover, a proper certification is considered:
 - 1) apostille or certification by the competent body of the given state, and in the case of the CIS countries and Georgia, notarization, or
 - 2) certification by the diplomatic mission or consular post of the Republic of Armenia in the territory of another state.
6. The bank has the right to request notarization of the translation of documents in a foreign language.
5. The documents mentioned at the discretion of the bank (except for an identity document, an extract from the Unified State Register) may not be required if the customer has previously submitted it, it is valid at the time of opening the account.