

ONBOARDING FORM



SPUERKEESS

Banque et Caisse d'Epargne de l'Etat, Luxembourg, établissement public autonome,
R.C.S. Luxembourg B30775, 1, Place de Metz, L-1930 Luxembourg, Tél. : +352 4015-1

COMPANY DESCRIPTION			
Identity and localisation			
<u>Company name</u>			<u>NACE Code</u>
<u>Legal form</u>			
S.à r.l.	S.à r.l.-s.	S.A.	Other (specify)
<u>Company governed by Luxembourg law / nationality</u> NO Specify nationality		YES	
<u>Registered office/headquarters address</u>			
<u>Is the company domiciled?</u> NO		YES Name of the domiciliary company: ➔ Domiciliation agreement to be provided	
<u>Is the company the owner or tenant of its registered office/headquarters</u>			
Owner		Tenant ➔ Lease agreement to be provided	

Link with Spuerkeess and Luxembourg

Will Spuerkeess be the company's main bank?	YES, Spuerkeess will be the company's sole bank YES, Spuerkeess will henceforth be the main bank (WITHOUT transfer of funds from the existing bank account) YES, Spuerkeess will henceforth be its main bank (WITH transfer of funds from the existing bank account: please indicate the approximate amount to be transferred) NO, Spuerkeess will be a secondary bank
What is the current main bank:	N/A, Spuerkeess is the first bank associated with the company Name of the current main bank: Country of the current main bank: → Please provide bank statements for the last six months

Reasons for choosing Luxembourg and Spuerkeess

What factors influenced your decision to establish your company in Luxembourg?

What are the specific objectives behind the creation or future creation of your company in Luxembourg ?

What are the reasons that led you to choose Spuerkeess for opening an account?

Information relating to the business activity

What is the actual **business activity** of the company?

[Detailed explanation, practical, without copy-pasting from articles of asociation/RCS - personal formulation]→

If the company is part of a group, please provide a description of the group's activities.

[Detailed explanation, practical - personal formulation]→

In the case of an already established company, describe the composition of the company's overall assets

Please provide us with the latest available complete annual accounts (balance sheet, income statement, and notes)

In the absence of annual accounts, please provide a detailed explanation of the assets (cash in accounts, securities investments, real estate assets, machinery, etc.). In case of ownership of real estate assets, please indicate the country where the properties are located.

Information relating to the shareholding of the company / group

Presence of bearer shares?

NO

YES

Name of the depository company:

→ Information to be provided: the number of bearer shares issued, the identity of the owners of the bearer shares, the identification of the custodian (RCS or equivalent), the dated and signed declaration by the custodian concerning the identification of the holders and any related changes.

Presence of nominee director / shareholder?

NO

YES

→ Information to be provided: the nominee contract or trust deed (dated and signed), the identity of the nominee (RCS or equivalent), and the mandate contract.

Presence of share classes?

NO

YES

Justification:

Shareholding

Does the company hold shares in other companies?

NO

YES

Jurisdiction(s)/Country and business sector of the companies held:

[Example: the company holds two Luxembourgish SARLs (clothing stores) each with a 50% stake:

→ Jurisdiction: Luxembourg

→ Business sector: Purchase / sale of clothing]

Universal Beneficial owner(s) – « UBO »

Description of the professional background for each UBO

Provide a CV or write a detailed professional background below

Description of the elements that constitute the majority of each UBO's personal wealth

(real estate, second home, rental income from property, investment portfolio, savings account, ...)

If several beneficial owners are identified, please indicate the links between them.

(e.g.: spouses, siblings, colleagues, industry acquaintances, ...)

Type of holding(s) or control(s) exercised by the beneficial owner(s)

a)	Beneficial owner(s) holding more than 25% of the capital and/or voting rights		
	Full ownership (= "standard") Surname(s)/First name(s)	Bare ownership Surname(s)/First name(s)	Usufruct Surname(s)/First name(s)

AND / OR

b)	Beneficial owners Holding less than 25% via control by other means				
	Via factual control <i>→ Control that allows the person to make important strategic decisions for the company's life; in particular, having the power to appoint/dismiss directors, amend articles of association, etc.</i> Surname(s)/First name(s)	Via acting in concert <i>→ Partners/shareholders holding [-] 25% individually but who, together, hold [+] 25% <u>AND</u> who act in concert – tacitly or via a contract</i> Surname(s)/First name(s)	Via a Family Group <i>→ Partners/shareholders, members of the same family holding [-] 25% individually but who, together, hold [+] 25% <u>AND</u> who act in concert – tacitly or via a contract</i> Surname(s)/First name(s)	Via a shareholders' agreement Surname(s)/First name(s)	Others: Surname(s)/First name(s)

If neither a) nor b) are applicable, please complete c)

c)	Default beneficial owner (Director, manager, administrator, etc.)
	(Empty space for completion)

Persons authorized to act on accounts

Will the individuals and powers of attorney indicated on the RCS extract be applied identically at the bank level?
(Persons able to act on accounts, powers of attorney, etc.)

YES

NO

Names and surnames of persons authorised to act on accounts on behalf of the company:

Applicable signing powers:

Information relating to individuals authorized to act on accounts (managers, administrators, ...)
(If not beneficial owner(s))

Description of professional background
 Provide a CV or detail a professional background below

Description of assets constituting the majority of personal wealth
(real estate, second home, property income, investment portfolio, savings account, ...)

If several authorized people are identified, please indicate the links between them
(e.g.: spouses, siblings, colleagues, industry contacts, ...)

INITIAL CONTRIBUTION / SHARE CAPITAL

Type of initial contribution

Share capital via bank transfer	Equity contribution relating to a financing request	Other type of initial cash contribution
---------------------------------	---	---

Distribution of contribution

Name of person(s) or Company Name(s)	Type of contribution	Amount/Value	Bank	Economic origin of funds
Example				
John DOE	Bank transfer	12,000 EUR	Bank: BIL Country: LU Account holder: John DOE	Savings from salary Funds originate from Luxembourg
Your distribution				

Glossary:

1. Type of contribution = Contribution to *capital/cash*, *equity contribution for financing request*, etc.
2. Name of person(s) / Name of company(ies)
3. Amount = in euros preferably
4. Bank = specify:
 - The Name of the Bank
 - The country of the Bank
 - The Name of the account holder
5. Economic origin of funds = specify:
 - The Type → *of savings from salary, sale of movable or immovable property, rental income, or investment income, etc.*
 - The Country from which the collected funds originate

TRANSACTIONAL ASPECT

What are the company's banking needs?

Current account /
current operations

Savings

Financing

Investment

Other

Specify

Information regarding expected incoming transactions

Indication of turnover

Types, proportion and frequency of incoming transactions

Transfers

Cash

Credit card receipts

Direct debits

Others

Specify

Proportion

%

Proportion

%

Proportion

%

Proportion

%

Proportion

%

Frequency:

Daily
Weekly
Bi-monthly
Monthly
Quarterly
Half-yearly
Annual

Frequency:

Daily
Weekly
Bi-monthly
Monthly
Quarterly
Bi-annual
Annual

Frequency:

Daily
Weekly
Bi-monthly
Monthly
Quarterly
Bi-annual
Annual

Frequency:

Daily
Weekly
Bi-monthly
Monthly
Quarterly
Bi-annual
Annual

Frequency:

Daily
Weekly
Bi-monthly
Monthly
Quarterly
Bi-annual
Annual

Source of incoming transactions

**e.g. sale of goods, receipt of invoices for services rendered, rent receipts, dividend receipts, receipts from crypto platforms, ...*

Country of origin of incoming transactions – estimated breakdown in %

LU	FR	DE	BE	Other EU (please list the countries concerned)	Other non-EU (please list the countries concerned)
%	%	%	%	%	%

Information relating to expected outgoing transactions

Types, proportion and frequency of outgoing transactions

Transfers	Cash	Card payments	Direct debits	Others
Proportion	Proportion	Proportion	Proportion	Specify
%	%	%	%	Proportion
Frequency:	Frequency:	Frequency:	Frequency:	Frequency:
Daily	Daily	Daily	Daily	Daily
Weekly	Weekly	Weekly	Weekly	Weekly
Bi-monthly	Bi-monthly	Bi-monthly	Bi-monthly	Bi-monthly
Monthly	Monthly	Monthly	Monthly	Monthly
Quarterly	Quarterly	Quarterly	Quarterly	Quarterly
Half-yearly	Bi-annual	Bi-annual	Bi-annual	Bi-annually
Annual	Annual	Annual	Annual	Annually

Destination of outgoing payments

**e.g. purchase of goods/supplier payments, payment of current expenses (electricity, gas, internet, etc.), rent payments, payment of preferential debts (VAT, CCSS, Taxes), funding of accounts with other banks, dividend payments, funding of crypto platforms, etc.*

Destination country for outgoing transactions – estimated breakdown in %

LU	FR	DE	BE	Other EU (please list the countries concerned)	Other non-EU (please list the countries concerned)
%	%	%	%	%	%

Will you carry out or do you plan to carry out operations related to cryptocurrency on your current account?

NO

YES

Explain

Will you use or do you plan to use crowdfunding financing?

NO

YES

Explain

Information on employees and salaries

Number of employees

Annual volume allocated to salary payments in EUR

Evolution of the number of employees in the next 3 years

Information relating to your CUSTOMERS

Location

LU	FR	DE	BE	Other EU <i>(please list the countries concerned)</i>	Other non-EU <i>(please list the countries concerned)</i>
%	%	%	%	%	%

Names of the most significant customers

Type

B2C	B2B	Public legal entities*	Public natural persons*
		<i>*State entities, State, municipalities, SNHBM, etc.</i>	<i>*Public figures, PEP (politically exposed person), etc.</i>

Information relating to your SUPPLIERS

Location

LU	FR	DE	BE	Other EU <i>(please list the countries concerned)</i>	Other non-EU <i>(please list the countries concerned)</i>
%	%	%	%	%	%

DOCUMENTS TO BE PROVIDED

Please provide the documents corresponding to your situation

COMPANY BEING FORMED

- 1.**
- ☐ Draft articles of association (projet de statuts)
 - ☐ Lease agreement or draft lease agreement, if applicable
 - ☐ Domiciliation agreement, if applicable
 - ☐ Application for business permit (Autorisation d'Etablissement)
 - ☐ An **organisational chart** presenting the entire shareholding structure:
 - **dated less than 3 months ago and signed** according to the company's signatory rules (as indicated in the articles of association/extract from the Trade and Companies Register – RCS)
 - with a description of the business of other group companies
 - also indicating the beneficial owners (name(s), nationality, legal form, business and percentage of ownership)
 - Extract from the Trade and Companies Register (RCS) and the Register of Beneficial Owners (RBE) of other group entities (or equivalent documents if foreign company/companies)
 - Shareholders' register
 - ☐ Description of the business model / financial projection
 - ☐ Completed beneficial owners identification form (separate document)
 - ☐ Form W-8-BEN-E to be completed if your activity is classified as “passive” or if there is a connection with the United States of America, to be downloaded via the following link: <https://www.irs.gov/pub/irs-pdf/fw8bene.pdf>

or **REGISTERED S.À R.L. AND S.À R.L.-S.**

- 2.**
- ☐ Registered articles of association or the latest consolidated articles of association
 - ☐ Recent RCS extract (less than 3 months old)
 - ☐ Recent RBE extract (less than 3 months old)
 - ☐ Business permit (Autorisation d'Etablissement)
 - ☐ Lease agreement or draft lease agreement, if applicable
 - ☐ Domiciliation agreement, if applicable
 - ☐ An **organisational chart** presenting the entire shareholding structure:
 - **dated less than 3 months ago and signed** according to the company's signatory rules (as indicated in the articles of association/extract from the Trade and Companies Register – RCS)
 - with a description of the business of other group companies
 - also indicating the beneficial owners (name(s), nationality, legal form, business and percentage of ownership)
 - Extract from the Trade and Companies Register (RCS) and the Register of Beneficial Owners (RBE) of other group entities (or equivalent documents if foreign company/companies)
 - Shareholders' register
 - ☐ Extract from the Trade and Companies Register (RCS) and the Register of Beneficial Owners (RBE) of other group entities (or equivalent documents if foreign company/companies)
 - ☐ Description of the business model
 - ☐ Last 2 detailed annual accounts
 - ☐ Last 6 monthly statements of accounts from other banks, if applicable
 - ☐ Completed beneficial owners identification form (separate document)
 - ☐ Form W-8-BEN-E to be completed if your activity is classified as “passive” or if there is a connection with the United States of America, to be downloaded via the following link: <https://www.irs.gov/pub/irs-pdf/fw8bene.pdf>

or **REGISTERED S.A.**

- 3.**
- ☐ Registered articles of association or the latest consolidated articles of association
 - ☐ Recent RCS extract (less than 3 months old)
 - ☐ Recent RBE extract (less than 3 months old)
 - ☐ Establishment authorisation(s)
 - ☐ Lease agreement or draft lease agreement (if tenant)
 - ☐ An **organisational chart** presenting the entire shareholding structure:
 - **dated less than 3 months ago and signed** according to the company's signatory rules (as indicated in the articles of association/extract from the Trade and Companies Register – RCS)
 - with a description of the business of other group companies
 - also indicating the beneficial owners (name(s), nationality, legal form, business and percentage of ownership)
 - Extract from the Trade and Companies Register (RCS) and the Register of Beneficial Owners (RBE) of other group entities (or equivalent documents if foreign company/companies)
 - Shareholders' register
 - ☐ Description of the business model
 - ☐ Last 2 detailed annual accounts
 - ☐ Last 6 monthly statements of accounts from other banks
 - ☐ Domiciliation agreement (if applicable)
 - ☐ Completed beneficial owners identification form (separate document)
 - ☐ Form W-8-BEN-E to be completed if your activity is classified as “passive” or if there is a connection with the United States of America, to be downloaded via the following link: <https://www.irs.gov/pub/irs-pdf/fw8bene.pdf>

I, the undersigned,

declare that:

all the information provided is true and accurate

the source of funds and assets is lawful

Signature