



# **Areti Bank International Inc.**

## **USA Patriot Act**

### **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

#### **What this means for you**

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. A corporation, partnership, trust or other legal entity may need to provide other information, such as its principal place of business, local office, employer identification number, certified articles of incorporation, government-issued business license, a partnership agreement or a trust agreement.

#### **What happens if the information requested is not provided or the identity can't be verified?**

You may not be able to open an account or carry out transactions. If the account is already opened, we may have to close it.

### **IMPORTANT INFORMATION ABOUT OPENING A LEGAL ENTITY ACCOUNT**

If you are opening an account for an institution, we will ask for the entity's name, address, taxpayer identification number, affiliations and ownership. We may ask to see certified articles of incorporation or other identifying documents on the entity.

Effective May 11, 2018, new rules under the Bank Secrecy Act will aid the government in the fight against crimes to evade financial measures designed to combat terrorism and other national security threats.

EACH time an account is opened for a covered Legal Entity, we are required to ask you for identifying information (name, address, date of birth, social security number as well as identification documents) for each individual that has beneficial ownership (25% or more) and one individual that has significant managerial control of the Legal Entity.

If you are opening an account on behalf of a Legal Entity, you will be required to provide the appropriate documentation and to certify that this information is true and accurate to the best of your knowledge.

**We proudly support all efforts to protect and maintain the security our customers, the bank and our country.**