

**To open a current account for individuals, it is necessary to submit the following documents:**

1. Client form;
2. Application to open an account, signed by the client;
3. A card with signature samples of account managers;
4. An agreement about opening and maintaining client accounts;
5. Copy of an identification document of the account manager (passport);
6. **On behalf of a specified third party:**
  - 6.1. for underage individuals-clients – a copy of an identification document of an underage client, verified with the original (for underage individuals under 16 years – birth certificate, 16 years and older – passport);
  - 6.2. if the Client in behalf of whom a bank account is opened by his/her parents, other legal guardians, or third parties, is underage, a statement is submitted to the bank, containing information about the client in whose behalf the bank account is being opened, signed by a parent, other legal guardian or third parties, as well as information about the person who is opening the account, an identification document of parents, other legal guardians and third parties and an identification document of the underage client (for clients under 16 – birth certificate, clients aged 16 and over - passport);
  - 6.3. A power of attorney for opening a bank account, notarized and registered in accordance with the existing legislation of the Kyrgyz Republic;
  - 6.4. Client-attorney form (when opening a bank account by a power of attorney).

Note: a deposit opened in behalf of an underage individual is administered by:

- Until the underage individual reaches the age of 14 – by parents or legal guardians;
- Upon reaching the age of 14 by the underage individual – by the underage individual himself/herself.

**To open a current account for individual entrepreneurs, the following list of documents should be submitted:**

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. Document, confirming the identity of the account manager (passport copy);
6. Copy of state registration (re-registration) certificate as an individual entrepreneur or a copy of a document confirming the fact of conducting entrepreneurial activities without state registration (patent copy);
7. Copy of TIN and/ or certificate from tax authority indicating TIN;
8. Copy of a document confirming registration in the Social Fund of the Kyrgyz Republic (for example, a copy of a policyholder's notification or a Social Fund certificate) – if available;
9. Notarized card with signature samples and stamp impression of an entrepreneur in two copies;

To open a current account for legal entities, it is necessary to 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. **Legal entities registered prior to April 1, 2009:**
  - 5.1. Charter (Regulation), registered by the justice authorities (notarized copy);
  - 5.2. Foundation agreement (notarized copy) – if such an agreement is available;
  - 5.3. The decision of the participant/ Minutes of a General Meeting on the creation of a legal entity (if necessary, decision/protocol on the state re-registration of a legal entity) certified by the seal of the legal entity.
6. **Legal entities registered from April 1, 2009:**
  - 6.1. Charter (Regulation), (copy certified by the stamp of a legal entity). For a political party, a religious organization or other noncommercial organization – a notarized copy of the Charter;
  - 6.2. Foundation agreement (a copy certified by the stamp of a legal entity) – if such an agreement is available;
  - 6.3. The decision of the founder(s) to establish a legal entity (if necessary, Decision on the state re-registration of a legal entity), in which the authenticity of the founder's (founders') signature is notarized (a notarized copy).
7. Certificate of state registration (re-registration) of a legal entity in justice bodies, for legal entities registered in a Free Economic Zone (FEZ), this is registration issued by the FEZ Directorate (a copy certified by an authorized FEZ body);
8. Legal entities registered in a Free Economic Zone should additionally submit a document confirming registration of the legal entity in statistical bodies of the KR.
9. Certificate from the tax authority on tax registration of the taxpayer with a mandatory indication of TIN (if no TIN is indicated in the certificate, additionally a copy of the document showing TIN);
10. Copy of a document confirming registration in the Social Fund of the Kyrgyz Republic (for example, a copy of a policyholder's notification or a Social Fund certificate), authorized by the Client himself/herself.
11. A license to carry out activities, subject to licensing, in accordance with the requirements of the legislation of the Kyrgyz Republic (a copy certified with the stamp of a legal entity or the signature of an authorized person);
12. Permission of the Central Treasury to open a bank account (for state (budgetary) enterprises and establishments);
13. A document certifying the powers of the head of the legal entity to manage funds of the legal entity (order, decision of the founder (founders), minutes on the appointment/ election of the head of the legal entity (a copy certified by the stamp of a legal entity and the signature of an authorized person);
14. An identification document of account managers and the head (passport copy);
15. Notarized card with signature samples and stamp impression of the entrepreneur in two copies;

**Branches and representations of a legal entity (residents and non-residents):**

1. Client form;
2. Identification card of the ultimate beneficiary;
  1. Application to open an account, signed by the client's officials in accordance with the signature card;
3. Copy of the Charter (Regulation) about the activities of the head organization, with amendments and supplements, notarized or certified with a stamp of a legal entity and a head's signature, if it is not possible to notarize it according to legislation, for non-residents - notarized;
4. Copy of a certificate of registration (re-registration) of the head organization in the Ministry of Justice of the Kyrgyz Republic.
5. A notarized copy of state registration (re-registration) certificate of a branch (representation) in justice bodies of the Kyrgyz Republic;
6. Copy of a document with amendments and supplements, based on which the subdivision carries out its activities (Regulation on the Branch, etc.), notarized or certified with a stamp of a legal entity and a head's signature, if it is not possible to notarize it according to legislation, for non-residents - notarized.
7. Document certifying the powers of the head of the legal entity's subdivision to manage the account (a power of attorney issued in accordance with the requirements of the legislation).
8. A document with a list of transactions and official consent of the legal entity for making these transactions, if this has not been specified in the regulation on the structural subdivision and/or a power of attorney issued to the head of the structural subdivision.
9. Notarized card with signature samples and stamp impression of a legal entity in two copies;

**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.**