

**ATTACHMENT FOR GREECE**  
**(Rev. August 2010)**

**1. QI is subject to the following laws and regulations of Greece governing the requirements of QI to obtain documentation confirming the identity of QI's account holders.**

**(i) Law 3691/2008 (Government Gazette A' 166/5.8.2008) on prevention and suppression of money laundering and terrorist financing (amended Law 2331/1995, Official Gazette vol A'173/1995, on the prevention of money laundering).**

**(ii) Bank of Greece (BOG – the Greek Central Bank) Decision 281/5/17.03.2009 of the Banking and Credit Committee regarding the prevention of the use of credit and financial institutions under Bank of Greece supervision for money laundering and terrorist financing.**

**2. QI represents that the laws identified above are enforced by the following enforcement bodies and QI shall provide the IRS with an English translation of any reports or other documentation issued by these enforcement bodies that are relevant to QI's functions as a qualified intermediary.**

**(i) Ministry of Finance.**

**(ii) Bank of Greece (Anti - Money Laundering Prevention Division).**

**3. QI represents that the following penalties apply to failure to obtain, maintain, and evaluate documentation obtained under the laws and regulations identified in item 1 above.**

**The penalties that apply for failure to obtain, or evaluate, documentation under the know-your-customer rules set forward in law 3691/2008 as currently in force and BOG Decision 290/12/11.11.2009 of the Banking and Credit Committee regarding the framework governing the imposition of administrative sanctions on institutions supervised by the Bank of Greece in accordance with Article 52 of Law 3691/2008 are as follows:**

**(a) Liability of legal persons (article 51 and 52):**

**(i) an administrative fine of €30,000 to €5,000,000;**

**(ii) provisional (from 1 month to 2 years) or final withdrawal or suspension of authorisation or prohibition of carrying out its business;**

**(iii) prohibition of the carrying out of specific business activities or of the establishment of branches or capital increase, for the same time period;**

**(iv) provisional or temporary exclusion from public benefits, aid, subsidies, award of public works and services, procurements, advertising and tenders of the public sector or of legal entities of the public sector, for the same period.**

**The administrative fine referred to in (i) above shall always apply, regardless of the imposition of other sanctions.**

**(b) Liability of natural persons (article 45):**

**(i) imprisonment of up to 20 years;**

**(ii) a pecuniary penalty of €10,000 to €2,000,000;**

**(iii) a fine of €10,000 to €300,000 on the directors, the managing director, management officers or other employees of the bank who are responsible for the violations or exercise of insufficient control and supervision of the services, the employees and activities of the bank; in case of recidivism, a fine of €20,000 to €500,000 shall be imposed;**

**(iv) removal of the directors, the managing director, management officers or other employees for a specific time period and prohibition of assuming other important duties.**

**4. QI shall use the following specific documentary evidence (and also any specific documentation added by an amendment to this item 4 as agreed to by the IRS) to comply with section 5 of this Agreement, provided that the following specific documentary evidence satisfies the requirements of the laws and regulations identified in item 1 above. In the case of a foreign person, QI may, instead, use a Form W-8 in accordance with section 5 of this Agreement. Either QI, or a banking or securities association in Greece, may request an amendment of item 4.**

**(i) For natural persons (Greek and foreign residents)**

**(a) Greek residents**

**(1) identity card issued by Greek competent authorities, or**

**(2) passport**

**(b) Non Greek residents**

**(1) permit of residence in Greece (for non EU residents) and**

**(2) passport for EU and non EU residents**

**(ii) for legal persons**

**(a) Corporation (Societes Anonymes) established in Greece**

**Copy of the Official Gazetter stating the number of the “Societes Anonymes & Partnerships Bulletin” in which an abstract of its statutes has been published.**

**(b) legal persons established outside Greece must provide authenticated copies of the charter documents**

**5. QI shall follow the procedures set forth below (and also any procedures added by an amendment to this item 5 as agreed to by the IRS) to confirm the identity of account holders that do not open accounts in person or who provide new documentation for existing accounts other than in person. In the case of a foreign person, QI may, instead, use a Form W-8 in accordance with section 5 of this Agreement. Either QI, or a banking or securities association in the Republic of Croatia, may request an amendment to this item 5.**

**(i) QI shall not open an account by any means other than by establishing in person the identity of a customer through the account holder's own identity documents, except as permitted in (ii), (iii) and (iv) below.**

**(ii) QI may obtain by mail or otherwise a copy that is an exact reproduction of the specific documentary evidence listed in item 4 above from another person that is subject to know-your-customer rules that have been approved by the IRS for purposes of qualified intermediary agreements, provided that the laws and regulations listed in item 1 permit QI to rely on the other person to identify the account holder.**

**(iii) QI may obtain a photocopy of the specific documentary evidence listed in item 4 by mail or otherwise remotely from the account holder or a person acting on behalf of the account holder, provided that the photocopy has been certified as a true and correct copy by a person whose authority to make such certification appears on the photocopy, and provided that the laws and regulations listed in item 1 permit QI to rely on the certified photocopy to identify the account holder.**

**(iv) (a) QI may obtain by mail or otherwise a copy that is an exact reproduction of the specific documentary evidence listed in Item 4 from an affiliate of QI or a correspondent bank of QI, provided that the affiliate or correspondent bank has established in person the identity of the account holder and the laws and regulations listed in Item 1 permit QI to rely on documentation provided by that affiliate or correspondent bank to identify the account holder.**

**(b) For accounts opened prior to January 1, 2001, if QI was not required under its know-your-customer rules to maintain originals or copies of documentation, QI may rely on its account information if it has complied with all other aspects of its know-your-customer rules regarding establishment of an account holder's identity, it has a record that the documentation required under the know-your-customer rules was actually examined by an employee of QI, or an employee of an affiliate of QI or a correspondent bank of QI, in accordance with the know-your-customer rules, and it has no information in its possession that would require QI to treat the documentation as invalid under the rules of section 5.10(B) of this Agreement.**