

**INFORMATION REGARDING THE APPLICATION OF THE REQUIREMENTS OF
REGULATION (EU) 2015/847 OF THE EUROPEAN PARLIAMENT AND OF THE
COUNCIL OF 20 MAY 2015 ON INFORMATION ACCOMPANYING TRANSFERS
OF FUNDS AND REPEALING REGULATION (EC) 1781/2006**

Dear clients,

On June 26, 2017 EU Regulation no. 847/2015 which establishes the mandatory information that accompanies the transfers of funds has become applicable. The purpose of this regulation is to align European legislation to international standards on preventing and combating money laundering and terrorist financing and aims to ensure the traceability of fund transfers where at least one of the payment service providers involved in the transfer is established in the EEA¹.

Banca Comerciala Intesa Sanpaolo Romania S.A. applies the requirements of the legislation set forth in the said Regulation, and thus, transfers of funds in any currency of any value must contain correct and complete information regarding the payer and the beneficiary of the transfer, as follows:

1. For foreign exchange incoming payments in favor of ISPRO clients, the mandatory information accompanying the transfers of funds is:

- Regarding the payer: a) *the payer's payment account number and b) the payer's name* in the case of funds coming from within the EEA, or a) *the number of the payment account, b) the name and c) the payer's address*, in the case of funds coming from outside the EEA. In the absence of the payer's address, it may be replaced by the payer's address, official personal document number, customer identification number or date and place of birth.
- Regarding the beneficiary: a) the name of the beneficiary and b) the beneficiary's account number (IBAN)

2. For the currency payments ordered by ISPRO clients, the mandatory information

¹ EEA includes: EU States (Austria, Belgium, Bulgaria, Czech Republic, Cyprus, Croatia, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxemburg, Malta, Great Britain, Netherlands, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Hungary) and: Liechtenstein, Iceland, Norway.

accompanying the transfers of funds is:

- Regarding the payer: *a) name, b) account and c) address;*
- Regarding the beneficiary: *a) the name of the beneficiary and b) the beneficiary's account number for payments within the EEA, respectively a) the name of the beneficiary b) the beneficiary's account number and c) the beneficiary's address or official personal document number, customer identification number or date and place of birth, in the case of funds coming from outside the EEA.*

Attention: *The address information must clearly indicate a physical location of the payer / payer's domicile or residence; the Bank does not accept the mere mention of a P.O. BOX (mailbox).*

If one or more of the payer / payee information is missing from the payment message, the Bank must perform additional checks prior to process the transfer, in order to fully identify the payer/ payee, in accordance with the law, actions that may delay or even impede the processing of the operation, respectively the crediting of the customer's account opened with Banca Comerciala Intesa Sanpaolo Romania S.A.

In order to avoid any possible delays in processing the funds transfers you have ordered or which you are about to receive, please provide the Bank with the transfer data mentioned above or, as the case may be, fill them in the Internet Banking application. For the same purpose, we recommend you to inform about these obligations your counterparties with whom you make international transactions, so that the transfer messages you are about to receive are complete and that your account can be credited in due time by the Bank.

Thank you for collaboration!