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# Mint of Gold

Innovative Gold and Diamond Investment Solutions

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**Internal procedure  
for combating money laundering and terrorism financing  
(AML)**

## §1

1. This Instruction defines the procedure of Mint of Gold in the field of counteracting money laundering and terrorism financing.
2. The obligation to establish and apply instructions results from Article 50 of the Act of 1 March 2018 on counteracting money laundering and terrorism financing.
3. The instruction includes in particular the following definition:
  - a) actions or activities undertaken to limit the risk of money laundering and terrorism financing and to properly manage the identified risk,
  - (b) the principles for recognising and assessing the risk of money laundering and terrorist financing related to a given business relationship or occasional transaction, including the principles for verifying and updating the previously performed assessment of the risk of money laundering and terrorist financing,
  - c) the measures taken to properly manage identified money laundering or terrorist financing risks associated with a given business relationship or occasional transaction,
  - d) principles of applying financial security measures,
  - e) rules for storing documents and information,
  - f) principles of providing information to the General Inspector of Financial Information and other bodies,
  - g) principles of disseminating knowledge among employees about the provisions on counteracting money laundering and terrorism financing,
  - h) principles for reporting by employees of actual or potential violations of anti-money laundering and terrorism financing regulations,
  - i) principles of internal control or supervision of compliance of the obligated institution's activities with the provisions on counteracting money laundering and terrorism financing and the rules of conduct specified in the internal procedure ,
  - j) the principles of recording discrepancies between the information collected in the Central Register of Beneficial Owners and the information on the client's beneficial owners established in connection with the application of the Act;
  - k) the principles of documenting difficulties identified in connection with the verification of the identity of the beneficial owner and actions taken in connection with the identification of a natural person holding a senior management position as the beneficial owner.

## §2

Whenever this manual mentions:

1. Beneficial owner – this means:
  - a) a natural person or natural persons who directly or indirectly control the client through their powers resulting from legal or factual circumstances, enabling them to exert decisive influence on the actions or activities undertaken by the client, or a natural person or natural persons on whose behalf business relations are established or an occasional transaction is carried out, including:
    - in the case of a client that is a legal person other than a company whose securities are admitted to trading on a regulated market subject to disclosure requirements under European Union law or corresponding third country law:
      - a natural person who is a shareholder of the client and has the right to own more than 25% of the total number of shares of that legal person,
      - a natural person holding more than 25% of the total number of votes in the client's governing body, also as a pledgee or user, or on the basis of agreements with other persons entitled to vote,

- a natural person exercising control over a legal person or legal persons who jointly have the right to own more than 25% of the total number of shares in the client, or jointly have more than 25% of the total number of votes in the client's body, also as a pledgee or user, or on the basis of agreements with other persons entitled to vote,
  - a natural person exercising control over the client by having in relation to that legal person the powers referred to in Art. 3 sec. 1 item 37 of the Act of 29 September 1994 on Accounting, or
  - a natural person holding a senior management position in the event of documented impossibility to determine or doubts as to the identity of the natural persons referred to in the first, second, third and fourth indents and in the absence of any suspicions of money laundering or terrorist financing,
  - in the case of a client who is a trust:
    - founder,
    - trustee,
    - supervisor, if appointed,
    - beneficiary,
    - another person exercising control over the trust,
  - in the case of a natural person conducting business activity in respect of whom there are no grounds or circumstances that could indicate the fact of exercising control over him or her by another natural person or natural persons, it is assumed that such a natural person is also the beneficial owner.
2. persons holding exposed political positions – this means natural persons:
- a) heads of state, heads of government, ministers, deputy ministers, secretaries of state, undersecretaries of state, including the President of the Republic of Poland, the Prime Minister and the Deputy Prime Minister,
  - b) members of parliament or similar legislative bodies, including deputies and senators,
  - c) members of the governing bodies of political parties,
  - d) members of supreme courts, constitutional tribunals and other high-level judicial bodies whose decisions are not subject to appeal, with the exception of extraordinary procedures, including judges of the Supreme Court, the Constitutional Tribunal, the Supreme Administrative Court, provincial administrative courts and judges of courts of appeal,
  - e) members of the courts of auditors or boards of central banks, including the President and members of the National Bank of Poland,
  - f) ambassadors, chargés d'affairs and senior officers of the armed forces,
  - g) members of administrative, management or supervisory bodies of state-owned enterprises, including directors of state-owned enterprises and members of management boards and supervisory boards of companies with State Treasury participation, in which more than half of the shares or stocks belong to the State Treasury or other state legal persons,
  - h) directors, deputy directors and members of bodies of international organisations or persons performing equivalent functions in these organisations,
  - i) directors general in the offices of the supreme and central state bodies, directors general of voivodship offices and heads of local offices of special government administration bodies ,
  - j) other persons holding public positions or performing public functions in state bodies or central government administration bodies ,
4. persons known to be close associates of a person holding a politically exposed position – this means:

- a) natural persons who are beneficial owners of legal persons, organizational units without legal personality or trusts together with a person holding a politically exposed position or maintaining other close relationships with such a person related to the conducted business activity,
- b) natural persons who are the sole beneficial owner of legal persons, organizational units without legal personality or trusts that are known to have been established for the purpose of obtaining an actual benefit by a politically exposed person,
- 5. transaction - this shall be understood as a legal or factual act on the basis of which a transfer of ownership or possession of property values is made, or a legal or factual act performed for the purpose of transferring ownership or possession of property values;
- 6. carrying out a transaction - this shall be understood as the execution of an instruction or order issued by the client or a person acting on his behalf;
- 7. money laundering – this shall be understood as the act specified in Article 299 of the Act of 6 June 1997 – the Penal Code;
- 8. terrorism financing – this shall be understood as the act specified in Article 165a of the Act of 6 June 1997 – the Penal Code ;
- 9. client - client - this shall be understood as a natural person, legal person or organizational unit without legal personality, to whom the obligated institution provides services or for whom it performs activities falling within the scope of its professional activity, including with whom the obligated institution establishes business relations, or on whose behalf it conducts an occasional transaction, whereby in the case of an insurance contract by a client of the obligated institution, the policyholder shall be understood, and in the case of an agreement on maintaining the register of shareholders, referred to in art. 30032 and art. 3282 of the Act of 15 September 2000 - the Commercial Companies Code (Journal of Laws of 2020, item 1526), the client of the obligated institution shall be understood exclusively as a shareholder, pledgee or user of shares subject to entry in this register in connection with the transaction constituting the basis for making the entry;
- 10. senior management staff - this shall be understood as a member of the management board, director or employee of the obligated institution who has knowledge of the risk of money laundering and terrorism financing related to the activities of the obligated institution and who makes decisions affecting this risk.

### §3

- 1. Mint of Gold identifies and assesses the money laundering and terrorism financing risks relating to its activities, taking into account:
  - 1. customer risk factors,
  - 2. countries or geographical areas,
  - 3. products, services, transactions,
  - 4. the level of assets deposited by the client or the value of transactions carried out,
  - 5. their supply channels.
- 2. Mint of Gold :
  - a) does not carry out the transaction and, consequently, does not carry out the procedure of suspending the transaction or blocking the account,
  - b) there are no politically exposed persons among the clients,
  - c) may use the services of other entities to perform the obligations specified in § 4 section 2 letter ac, provided that Mint of Gold is responsible for their performance,
  - d) does not collect cash deposits.
- 3. Mint of Gold is obliged to register a transaction if the circumstances indicate that it may be related to money laundering or terrorism financing, regardless of its value and nature.

4. The obligation set out in paragraph 2 shall apply in cases where Mint of Gold knows or, exercising due diligence, should know about such transaction in connection with the performance of the contract with the customer.
5. Mint of Gold introduces this internal procedure in order to reduce the risk of money laundering and terrorist financing.
6. Mint of Gold prepares a risk assessment in paper form, which is updated at least every 2 years.
7. Mint of Gold applies financial security measures.
8. Mint of Gold updates its knowledge on counteracting money laundering and terrorism financing.
9. Mint of Gold develops and implements an anonymous reporting procedure.

### **Methods of implementing financial security measures (FSM)**

#### **§4**

1. Mint of Gold is obliged to implement financial security measures (FSM).
2. Financial security measures include:
  - a) identifying the customer and verifying his identity;
  - b) identifying the beneficial owner and taking reasonable steps to:
    - verification of his identity,
    - determining the ownership and control structure - in the case of a client who is a legal person, an organizational unit without legal personality or a trust;
  - (c) assessing the business relationship and, where appropriate, obtaining information on its purpose and intended nature;
  - d) ongoing monitoring of business relations with the client, including:
    - analysis of transactions carried out within the framework of business relations in order to ensure that these transactions are consistent with the obligated institution's knowledge of the client, the type and scope of the business activity conducted by the client and the risk of money laundering and terrorism financing associated with the client,
    - examination of the source of the property values at the client's disposal - in cases justified by the circumstances,
    - ensuring that documents, data or information relating to business relations are kept up to date.
3. Financial security measures are applied in particular:
  - a) when establishing business relations;
  - b) when there is a suspicion of money laundering or terrorism financing, regardless of the value of the transaction, the organizational form and the type of client;
  - c) when there is doubt as to the veracity or completeness of the customer identification data obtained so far ,
  - d) there has been a change in the previously established nature or circumstances of the business relationship;
  - e) there has been a change in the previously established data relating to the customer or beneficial owner;
  - f) the obligated institution was obliged under the law to contact the client during a given calendar year in order to verify information regarding beneficial owners, in particular when such an obligation resulted from the provisions of the Act of 9 March 2017 on the exchange of tax information with other countries (Journal of Laws of 2021, item 626).
4. Financial security measures should be applied to all Mint of Gold customers .

## **Customer identification**

### **§5**

1. The identification referred to in § 4 section 2 letter a includes:
  - a) in the case of natural persons, determining:
    - name and surname,
    - citizenship,
    - the Universal Electronic System for Registration of the Population (PESEL) number or date of birth - if no PESEL number has been assigned, and country of birth,
    - series and number of the document confirming the person's identity,
    - residential address – if you have one,
    - name (company), tax identification number (NIP) and address of the main place of business - in the case of a natural person conducting business activity,
  - b) in the case of legal persons or organizational units without legal personality arrangement:
    - name (company),
    - organizational form,
    - registered office address or business address,
    - Tax Identification Number, and in the absence of such a number - the country of registration, the name of the relevant register and the number and date of registration,
    - identification data referred to in point 1 letter a and c, of the person representing that legal person or organizational unit without legal personality

## **Identification of the beneficial owner**

### **§6**

1. Mint of Gold is obliged to:
  - a) verification of the identity of the client, the person authorised to act on his behalf and the beneficial owner consists in confirming the established identification data on the basis of a document confirming the identity of a natural person, a document containing current data from an extract from the relevant register or other documents, data or information from a reliable and independent source, including, if available, electronic identification means or appropriate trust services specified in Regulation 910/2014.
  - b) in the case of identification of the beneficial owner, Mint of Gold documents:
    - 1) any difficulties resulting in the inability to determine or doubts as to the identity of persons;
    - 2) any difficulties related to legitimate actions taken to verify the identity of the beneficial owner.
  - c. when applying the customer due diligence measure referred to in Article 34 paragraph 1 point 2, do not rely solely on information from the Central Register of Beneficial Owners or the register referred to in Article 30 or Article 31 of Directive 2015/849, kept in the relevant Member State

## **Information about the purpose and nature of business relations**

### **§7**

1. The assessment of the business relationship and, where applicable, the obtaining of information by Mint of Gold regarding the purpose and nature of the business relationship

intended by the customer is based on the documents submitted by the customer as well as on data obtained by Mint of Gold.

2. The purpose of the activities specified in paragraph 1 is to precisely define the subject of the client's activity and the business relations concluded in connection with it.

## **Data verification**

### **§8**

1. Mint of Gold, in addition to the identification referred to in § 5 and 6, is also obliged to verify the previously established data.
2. Verification consists in confirming the established identification data on the basis of a document confirming the identity of a natural person, a document containing current data from an extract from the relevant register or other documents, data or information from a reliable and independent source.

## **SBF Documentation - Risk**

### **§9**

1. If Mint of Gold is unable to fulfil the obligations referred to in § 4 section 2 letter ac, it shall not establish business relations and shall assess whether the impossibility of applying financial security measures constitutes a basis for transferring The General Inspector of Financial Information for clients with medium or high ORK information about a given client along with information about the transaction planned by him/her
2. As part of the performance of the obligations referred to in § 4-8 and 12, Mint of Gold is obliged to prepare a customer information card ( KiK ), which should contain the agreed data.
3. The customer information card also includes the assignment of the customer to one of three customer risk assessment groups (ORK) related to the possibility of the customer participating in money laundering or terrorism financing.
4. The basis for the qualification referred to in paragraph 3 are the criteria specified in § 12 paragraph 2, taking into account the applicable national risk assessment and the report of the European Commission referred to in Article 6 paragraphs 1-3 of Directive 2015/849, according to the following scheme:

<b>No.</b>	<b>Number of ORK points</b>	
1	The occurrence of premises from the economic criterion	1
2	The occurrence of premises from the geographical criterion	1
3	The occurrence of the premises from the objective criterion	1
4	The occurrence of the premises from the behavioral criterion	1

#### **It should be assumed that for:**

ORK = 0 - the risk for the client is low

ORK 1 and 2 - the risk for the client is medium

ORK 3 and more - the risk for the client is high

5. The customer information card is prepared before signing the contract.
6. The data necessary for the card is obtained based on documents submitted by the customer and obtained by Mint of Gold from other sources (including current extracts from the National Court Register, copies of identity cards, passports of persons representing the customer, certificates of entry in the register of business activities).
7. Making photocopies or scanning documents is permissible to the extent that they contain the necessary data.



8. ORK update, for customers with low ORK, occurs in two-year cycles, for customers with medium or high ORK, ORK update occurs in annual cycles.
9. The activities specified in paragraph 8 are based on data collected by Mint of Gold as well as on the effects of the monitoring referred to in § 12.

### **Use of ŠBF to a lower degree**

#### **§10**

1. For clients with low ORK, Mint of Gold applies simplified financial security measures.
2. Simplified measures could include adjusting the timing of CDD by:
  - verifying the identity of the customer or beneficial owner when establishing a business relationship or
  - checking the identity of the customer or beneficial owner when the transaction exceeds a certain threshold or after a reasonable period has elapsed.
3. However, this is only possible if:
  - this will not lead to an exemption from the application of CDD (the identity of the customer or the customer's beneficial owner must be finally verified);
  - the ceiling or time limit has been set at a reasonably low level;
  - there are no regulations that directly require obtaining specific data immediately.
  - adjusting the amount of information obtained for identification, verification or monitoring purposes, for example by:
  - identity verification based on information obtained from only one credible, reliable and independent document or data source, or
  - adopting an a priori assumption regarding the nature and purpose of the economic relationship.

### **Use of ŠBF at a higher level**

#### **§11**

1. In the case of clients with medium and high ORK, as well as in situations where the client is not present, for the purposes of identification, Mint of Gold is obliged to apply at least one of the following measures to reduce the risk:
  - a) establishing the client's identity based on additional documents or information;
  - b) additional verification of the authenticity of the documents submitted or certification of their compliance with the originals by a notary, a government administration body, a local government body or an entity providing financial services;
  - (c) establishing that the first transaction was conducted through the client's account with a financial services provider.
2. In the cases referred to in paragraph 1, Mint of Gold requests from clients settlement documents relating to the settlement period preceding the first period settled by Mint of Gold.

## Current monitoring

### §12

1. Mint of Gold is obliged to continuously monitor economic relations in order to identify events or circumstances that may indicate money laundering, which includes in particular:
  - a) analysis of transactions carried out within the framework of the business relationship to ensure that these transactions are consistent with the knowledge of the client, the type and scope of his/her business activity and the money laundering and terrorist financing risks associated with that client,
  - b) examination of the source of the property values at the client's disposal – in cases justified by the circumstances,
  - c) ensuring that documents, data or information relating to business relations are kept up to date.
2. The monitoring referred to in paragraph 1 shall take into account, among others, the following criteria:
  - a) economic - taking into account the study of customer behavior related to the scope and size of the business activity conducted in the context of the transactions carried out, taking into account connections, transaction prices in the context of market prices or examining, if possible, the source of origin of property values. Attention should be paid here to:
    - \* so-called fronts and simulation enterprises - i.e. individuals, often homeless or in a critical financial situation (fronts) or business entities established or taken over by perpetrators, primarily for the purpose of money laundering or financing terrorism (simulation enterprises), whose primary task is to complicate the circulation of property values originating from crimes;
    - \* mixing of income - consists in the actual mixing of income from legal business activity with property values from illegal sources.
  - b) geographical - taking into account the location of the company's registered office, branches, place of residence, citizenship, directions of flows of property values, in particular attention should be paid to entities indicating places or territories indicated in Annex No. 1 to the instructions
  - c) objective - taking into account the type of business activity, in particular in the case of activities particularly susceptible to money laundering. Particular attention should be paid here to:
    - \* scrap and fuel trading,
    - \* turnover carried out by non-residents,
    - \* turnover of shares in the company's capital,
    - \* gambling,
    - \* textile trade with Asian countries,In addition, other circumstances should also be taken into account, such as:
    - \* imposing sanctions on a client due to suspicion of money laundering or terrorism financing,
    - \* opening an account in order to carry out one or several transactions in short periods of time for relatively high amounts, often using fictitious documents,
    - \* transfers of small amounts to one account, from which they are immediately withdrawn in cash - which are often then immediately paid into another account.
  - d) behavioural - taking into account the assessment of the customer's behaviour that raises doubts at the very beginning, e.g. the customer's external signs (appearance, age, clothing) do not correspond to the scope of the business activity.

3. When monitoring, the client's ORK should be taken into account. In particular, attention should be paid to clients with medium or high ORK.
4. The monitoring referred to in paragraph 1 also includes ongoing updating of documents and information held.
5. Mint of Gold periodically prepares a report relating to the monitoring conducted for the previous period.

### **Customer transaction analysis**

#### **§13**

1. In the course of its business, Mint of Gold is obliged to pay attention to transactions that may be related to money laundering or terrorism financing.
2. The determination of transactions referred to in paragraph 1 may result from Mint of Gold's knowledge or from due diligence activities in connection with the performance of a contract with a customer.
3. As part of its due diligence, Mint of Gold takes steps to ensure that it has done everything it can to perform its tasks in the best possible way.
4. As part of the activities referred to in par. 3, persons who may have contact with money laundering or terrorism financing should be trained in the scope of counteracting money laundering or terrorism financing and obliged to pay attention to situations or events concerning the client that may be related to money laundering or terrorism financing, in particular in the aspects indicated in § 12 par. 2.
5. In the event of the transaction referred to in paragraph 1, the disclosing person is obliged to immediately inform .....

### **Transaction registration**

#### **§14**

1. The identified transactions referred to in § 3 section 2 are subject to registration in the transaction register.
2. The transaction register is kept by Mint of Gold in paper form.

#### **§15**

1. Information on registered transactions should include in particular the following data:
  - a) the date of the transaction;
  - b) identification data of the parties to the transaction referred to in § 5 paragraph 1;
  - c) amount, currency and type of transaction;
  - d) the account numbers that were used to carry out the transaction, in the case of transactions involving such accounts;
  - e) justification and place, date and manner of submitting the order.

## **§16**

1. Data shall be entered into the register without delay, but no later than the next business day after the identification of a transaction the circumstances of which indicate that it may be related to money laundering or terrorist financing.
2. The register is kept in the form of booklet-bound and sequentially numbered transaction cards, prepared and completed separately for each registered transaction.
3. Transaction cards should be completed by hand or by machine, in a careful, legible and durable manner, and any errors identified are corrected by:
  - a) deleting the existing content and entering a new one, while maintaining the legibility of the incorrect entry,
  - b) the date and legible signature of the person making the correction.
4. The transaction card template is provided in Annex 2 to the Instructions.

### **Transferring data to the General Inspector of Financial Information and other bodies**

## **§17**

1. In the event of suspicion of money laundering or terrorism financing, the responsible person shall provide GIIF with information about these circumstances.
2. The notification is submitted immediately, but no later than within 2 business days from the date Mint of Gold confirms the suspicion of money laundering or terrorism financing.
3. The notification shall include:
  - 1) identification data of the Mint of Gold customer,
  - 2) the identification data referred to in Article 36 paragraph 1 of natural persons, legal persons and organizational units without legal personality that are not clients of the obligated institution submitting the notification;
  - 3) the type and amount of property values and the place where they are stored;
  - 4) the number of the account maintained for the client of the obligated institution submitting the notification, marked with the IBAN identifier or an identifier containing the country code and the account number in the case of accounts not marked with IBAN;
  - 5) information in its possession, referred to in Article 72 paragraph 6, in relation to transactions or attempted transactions;
  - 6) indication of the European Economic Area country with which the transaction is related, if it was carried out as part of cross-border activity;
  - 7) information on identified risks of money laundering or terrorism financing and on prohibited acts from which property values may be derived;
  - 8) justification for submitting the notification.
4. In order to fulfil the obligations and submit a notification for the first time, Mint of Gold submits to the Inspector General a form identifying the obligated institution.

## **§18**

1. At the written request of the General Inspector of Financial Information, Mint of Gold is obliged to immediately provide free of charge information regarding the client's transactions.
2. The disclosure referred to in par. 1 consists in particular in providing information about the parties to the transaction, the content of documents, providing their certified copies or making the relevant documents available for inspection by authorised employees of the

Department of Financial Information of the Ministry of Finance for the purpose of making notes or copies .

3. The request referred to in paragraph 1 may also be submitted in electronic form.
4. Mint of Gold is also obliged, at the request of authorized bodies, to demonstrate the financial security measures it has applied in connection with the risk of money laundering and terrorism financing.

## **§19**

It is prohibited to disclose to unauthorized persons the fact of informing the General Inspector of Financial Information about the transaction referred to in § 3 sec. 2.

### **Information storage**

## **§20**

1. Mint of Gold stores for a period of 5 years, counted from the date of termination of the business relationship with the customer or from the date of conducting an occasional transaction:
  - a) copies of documents and information obtained as a result of the application of financial security measures, including information obtained by means of electronic identification and trust services enabling electronic identification within the meaning of Regulation 910/2014;
  - b) evidence of the transactions carried out and transaction records, including original documents or copies of documents necessary to identify the transactions.Mint of Gold stores the results of analyses referred to in Article 34, paragraph 3 of the Act, for a period of 5 years from the date they are conducted.
2. The collected documents should be kept in an office binder marked with the GIIF symbol.

### **Responsible persons**

## **§21**

1. The person responsible at Mint of Gold for the performance of the obligations specified in the Act is Maciej Topolski.
2. The person responsible for the performance of the obligations arising from the instructions is Maciej Topolski.
3. The person responsible for supervising the performance of duties arising from this instruction is Maciej Topolski.
4. The supervision referred to in par. 3 is carried out on an ongoing basis. A report illustrating its course should be prepared by the person referred to in par. 3 at least every six months.

### **Calendar of changes**

## **§22**

1. Mint of Gold is obliged to record any changes to this instruction.
2. The calendar of changes should be maintained according to the table specified in Annex 4 to the instructions.

### **Training**

## **§23**

1. Mint of Gold disseminating knowledge of the regulations on counteracting money laundering and terrorism financing among employees and responsible persons of the obligated institution by carrying out training in the field of counteracting money laundering and terrorism financing issues.
2. Training is conducted at least once a year.
3. After completing the training, the employee receives a training certificate.
4. The training is conducted by external institutions that have knowledge in the field of counteracting money laundering and terrorism financing.

### **Internal control**

## **§24**

1. The designated person shall exercise internal control in the field of counteracting money laundering and terrorism financing.
2. At least every 2 years, Mint of Gold convenes an audit committee to verify compliance of its operations with the regulations on counteracting money laundering and terrorism financing.

### **Reporting violations**

## **§25**

Mint of Gold implements the principles of reporting by employees of actual or potential violations of anti-money laundering and terrorism financing regulations, which have been developed in a separate document, namely the procedure for anonymous reporting of violations.

Regardless of the provisions of the indicated procedure, employees have the right to report actual or potential violations by sending reports by e-mail to: [sygnalisci.GIIF@mf.gov.pl](mailto:sygnalisci.GIIF@mf.gov.pl) .

.....  
**legible signature of an authorized person**

**Annex No. 1**  
**to the instructions**

List of countries and territories:

1. Afghanistan;
2. Principality of Andorra;
3. Anguilla - Overseas Territory of the United Kingdom of Great Britain and Northern Ireland;
4. Antigua and Barbuda;
5. Aruba - Territory of the Kingdom of the Netherlands;
6. Commonwealth of the Bahamas;
7. Kingdom of Bahrain;
8. Barbados;
9. Belize;
10. Bermuda - Overseas Territory of the United Kingdom of Great Britain and Northern Ireland;
11. Burma;
12. British Virgin Islands – Overseas Territory of the United Kingdom 13. Great Britain and Northern Ireland;
13. Cook Islands - Self-Governing Territory Associated with New Zealand;
14. Commonwealth of Dominica;
15. Gibraltar - British Overseas Crown Territory;
16. Granada;
17. Guernsey/Sark/Alderney - British Crown Dependencies;
18. Hong Kong Special Administrative Region of the People's Republic of China; Iran;
19. Jersey - British Crown Dependency;
20. Cayman Islands - Overseas Territory of the United Kingdom of Great Britain and Northern Ireland;
21. Republic Liberia ;
22. Principality Liechtenstein ;
23. Laos;
24. Macau - Special Administrative Region of the People's Republic of China;
25. Pakistan ;
26. Republic of Maldives;
27. Isle of Man - British Crown Dependency;
28. Republic of the Marshall Islands;
29. Republic of Mauritius;
30. Principality of Monaco;
31. Montserrat - Overseas Territory of the United Kingdom of Great Britain and Northern Ireland;
32. Republic of Nauru;
33. Netherlands Antilles - Territory of the Kingdom of the Netherlands;
34. Niue - Self-Governing Territory Associated with New Zealand;
35. Republic of Panama;
36. Independent State of Samoa;
37. Republic Seychelles ;
38. Federation of Saint Christopher and Nevis;
39. Saint Lucia;
40. Saint Vincent and Grenadines ;
41. Kingdom of Tonga;

42. Turks and Caicos Islands - Overseas Territory of the United Kingdom of Great Britain and Northern Ireland;
43. Thailand;
44. Turkey;
45. United States Virgin Islands - Unincorporated Territory of the United States;
46. Republic of Vanuatu.



## Annex No. 2

### to the instructions

KARTA TRANSAKCJI		numer karty	numer NIP instytucji obowiązanej
<b>IDENTYFIKACJA</b>			
01. Numer ewidencyjny transakcji			
02. numer rejestracji transakcji			
03. data rejestracji transakcji		04. numer jednostki organizacyjnej IO	05. status
<b>TRANSAKCJA WYNIKAJĄCA Z DYSPOZYCJI</b>			
06. kod rodzaju transakcji		07. kod powiązania transakcji Tak-1 Nie-0	08. Kod transakcji podejrzanej
09. sposób wydania dyspozycji			
10. numer dokumentu transakcji			
11. data realizacji transakcji		12. miejsce transakcji (miejscowość)	
13. kwota transakcji		14. jednostka transakcji	
15. kwota po zamianie		16. jednostka po zamianie	
<b>PODMIOT, KTÓRY WYDAJE DYSPOZYCJĘ</b>			17. typ podmiotu
18. nazwisko, imię / nazwa			19. obywatelstwo
20. kraj	21. kod pocztowy	22. miejscowość	
23. ulica			
24. PESEL	25. region	26. nr rej. sądowego	
27. numer SWIFT		28. NIP	
29. rodzaj dokumentu: <small>DO-dowód osobisty P-paszport DT-dowód tymczasowy K-karta pobytu 99-inne</small>		30. seria i numer dokumentu	
<b>PODMIOT, W IMIENIU KTÓREGO WYDAWANA JEST DYSPOZYCJA</b>			
32. nazwisko, imię / nazwa			37. typ podmiotu
33. kraj	34. kod pocztowy	35. miejscowość	
36. ulica			
<b>BENEFICJENT</b>			
38. nazwisko, imię / nazwa			
39. kraj	40. kod pocztowy	41. miejscowość	
42. ulica			
<b>RACHUNKI UCZESTNICZĄCE W TRANSAKCJI</b>			
43. numer rachunku źródłowego			
44. numer rachunku docelowego			
<b>UWAGI</b>			
45. uwagi			
Dane osoby wypełniającej kartę:			
Imię i nazwisko			
Stanowisko			
Podpis			

**Annex No. 3**  
**to the instructions**

Formularz identyfikacyjny instytucji obowiązanej																								
<b>INSTYTUCJA OBOWIAZANA</b>																								
<small>Data wypełnienia formularza (rrrr/mm/aa)</small>										<small>czy jest to aktualizacja danych?</small> <input type="checkbox"/> TAK* <input type="checkbox"/> NIE*														
<b>DANE IDENTYFIKACYJNE INSTYTUCJI</b>																								
Adres	nazwa instytucji obowiązanej																							
	numer NIP																							
	numer REGON																							
	Kraj																							
	Województwo																							
	Powiat															Gmina								
	Kod pocztowy										Miejscowość													
	Ulica																							
Nr domu										Nr lokalu														
<b>Rodzaj instytucji obowiązanej*</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Bank, oddział banku zagranicznego</li> <li><input type="checkbox"/> Dom maklerski lub inny podmiot nie będący bankiem prowadzący działalność maklerską</li> <li><input type="checkbox"/> Krajowy Depozyt Papierów Wartościowych</li> <li><input type="checkbox"/> Podmiot prowadzący działalność w zakresie gier losowych, zakładów wzajemnych i gier na automatach</li> <li><input type="checkbox"/> Zakład ubezpieczeń, główny oddział zagranicznego zakładu ubezpieczeń</li> <li><input type="checkbox"/> Towarzystwo funduszy inwestycyjnych lub fundusz inwestycyjny</li> <li><input type="checkbox"/> Spółdzielcza kasa oszczędnościowo-kredytowa</li> <li><input type="checkbox"/> Poczta Polska</li> <li><input type="checkbox"/> Notariusz</li> <li><input type="checkbox"/> Rezydent prowadzący działalność kantorową</li> <li><input type="checkbox"/> Dom aukcyjny</li> <li><input type="checkbox"/> Antykwariat</li> <li><input type="checkbox"/> Przedsiębiorstwo prowadzące działalność leasingową lub factoringową</li> <li><input type="checkbox"/> Zakłady prowadzące działalność w zakresie obrotu metalami i kamieniami szlachetnymi i półszlachetnymi</li> <li><input type="checkbox"/> Przedsiębiorca prowadzący działalność w zakresie pożyczek pod zastaw (lombard)</li> <li><input type="checkbox"/> Przedsiębiorca prowadzący działalność w zakresie sprzedaży komisowej</li> <li><input type="checkbox"/> Przedsiębiorca pośredniczący w obrocie nieruchomościami</li> </ul>																								
<b>DANE IDENTYFIKACYJNE OSÓB ODPOWIEDZIALNYCH ZA PRZEKAZYWANIE INFORMACJI DO GIIF</b>																								
<div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <p>imię 1</p> <p>nazwisko 1</p> <p>Stanowisko 1</p> <p>telefon 1 <small>z nr. kierunkowym</small></p> <p>telefon komórkowy 1</p> </div> <div style="width: 48%;"> <p>faks 1 <small>z nr. kierunkowym</small></p> <p>e-mail 1</p> </div> </div>																								
<div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <p>imię 2</p> <p>nazwisko 2</p> <p>Stanowisko 2</p> <p>telefon 2 <small>z nr. kierunkowym</small></p> <p>telefon komórkowy 2</p> </div> <div style="width: 48%;"> <p>faks 2 <small>z nr. kierunkowym</small></p> <p>e-mail 2</p> </div> </div>																								
<p>Uwagi</p>																								
<div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <p>Podpisy osoby upoważnionej</p> </div> <div style="width: 40%;"> <p>1.</p> <p>2.</p> </div> <div style="width: 30%;"> <p>Jeżeli instytucja posiada jednostki organizacyjne to należy zaznaczyć pole i wypełnić tabelę na następnej stronie</p> </div> </div>																								
<div style="border: 1px solid black; display: inline-block; padding: 2px 10px;">ZAŁ. 3</div>																								

\*zaznaczyć właściwy kwadrat

**Annex No. 4**  
**to the instructions**

No. Date of change	Content of the change	The period from which the change is effective	Signature of authorized person