

List of documents to opening an account for individuals

1. Resident-citizen of Armenia

- 1.1. Application-agreement to open an account,
- 1.2. Identity document,
- 1.3. Public service number (social card) or certificate of absence thereof (not required if an ID card is presented),
- 1.4. “Know Your Customer” questionnaire for residents (KYC).

2. Resident of Armenia, who is not a citizen of Armenia

2.1 One of the following documents:

- 2.1.1 passport issued by a foreign country or an international organization,
- 2.1.2 travel document (internationally recognized),
- 2.1.3 residence permit,
- 2.1.4 Passport of a special status of residence in Armenia

If the client submits only the documents specified in sub-clauses 2.1.1 or 2.1.2, the client must also submit the documents specified in sub-clauses 2.1.3 or 2.1.4 or 2.3 to confirm residency.

If the client has some of the documents specified in sub-clause 2.1, all of them are accepted by the Bank.

- 2.2 Public service number (social card) or certificate of absence thereof (where available, it is mandatory only if a residence permit or a passport of a special status of residence in Armenia is presented as ID document),
- 2.3 In the absence of a residence permit or a passport of a special status of residence in Armenia, one of the following shall be submitted:
 - 2.3.1 a notarized real estate lease contract for at least 3 months,
 - 2.3.2 certificate of place of actual residence, certificate of employment or employment contract or a document on own business activities
- 2.4 “Know Your Customer” questionnaire for residents (KYC).

3. For non-resident individuals

- 3.1 Identity document
- 2.5 “Know Your Customer” questionnaire for non-residents (KYC).

4. Depending on various circumstances, additional documents and information may be required

Notice

The original ID document is presented, the copy shall be kept with the Bank.

In case of non-residents, all documents in foreign language are submitted with consular or notarized certification, with an apostille (unless otherwise provided by international agreements of Armenia) and a notarized Armenian translation (ID documents (passports, etc.). Translation into Armenian is not required for documents in Russian, which may be required depending on the complexity of the name/surname).