

Account Opening Documentation Requirements

Legal Entities

Required Documents	Bahrain Incorporated Entities	GCC Incorporated Entities	Non-GCC Incorporated Entities
The Entity			
Certificate of Incorporation and/or Certificate of Commercial Registration Original or Certified Copy (to be provided for Entities Under Formation prior to Account Activation)	✓	✓	✓
Memorandum of Association and/or Articles of Association, Proprietor Declaration (for single persons company), Partnership Agreement or Other Constitutional Documents Original or Certified Copy (Including Single Person Company 'SPC')	✓	✓	✓
Latest Financial Report and Accounts Certified Copy (an audited copy does not need to be certified. Not required for Newly Established or Under Formation Entities)	✓	✓	✓
Authorization to open and operate the account (e.g. board resolution or request letter) (To be provided for Entities Under Formation prior to Account Activation)	✓	✓	✓
List of Beneficial Major Shareholders (holding 10% or above) (not required for Sole Proprietorship)	✓	✓	✓
List of Board Members or Partners (Including Names, Country of Residence and Nationality) (Not required for Sole Proprietorship & Listed Companies)	✓	✓	✓
Reference by a known AUB customer	If PEP*	If PEP*	✓
Bank Reference Letter Original addressed to AUB, by a regulated bank from a FATF country	If PEP*	✓	✓
Three Months Bank Statement Original or Copy Stamped/attested by the issuing Bank from a FATF country	If PEP*	✓	✓

The Beneficial Owners (all direct and indirect shareholders of 10% and above) - Individual Shareholders

Two Identification Documents (e.g. GCC issued Identity Card/Passport/Driving License), Original or Certified Copies	✓	✓	✓
Proof of Residence Address (e.g. Identity Card Printout, Utility Bill), Original or Certified Copy	✓	✓	✓
Bank Reference Letter Original addressed to AUB, by a regulated bank from a FATF country (for Non-Bahraini Shareholders and Bahraini PEP Shareholder)	If PEP*	✓	✓
Three Months Bank Statement Original or Copy Stamped/attested by the issuing Bank from a FATF country (for Non-Bahraini Shareholders and Bahraini PEP Shareholder)	If PEP*	✓	✓

The Beneficial Owners (all direct and indirect shareholders of 10% and above) - Entity Shareholders

Certificate of Incorporation and/or Certificate of Commercial Registration Original or Certified Copy (to be provided for Entities Under Formation prior to Account Activation)	✓	✓	✓
Memorandum of Association and/or Articles of Association, Proprietor Declaration (for single persons company), Partnership Agreement or Other Constitutional Documents Original or Certified Copy (Including Single Person Company 'SPC')	✓	✓	✓
List of Beneficial Major Shareholders (holding 10% or above) (not required for Sole Proprietorship)	✓	✓	✓
Bank Reference Letter Original addressed to AUB, by a regulated bank from a FATF country (for Non-Bahraini Shareholders and Bahraini PEP Shareholder)	If PEP*	✓	✓
Three Months Bank Statement Original or Copy Stamped/attested by the issuing Bank from a FATF country (for Non-Bahraini Shareholders and Bahraini PEP Shareholder)	If PEP*	✓	✓

The Authorized Signatories

Two Identification Documents (e.g. GCC issued Identity Card/Passport/Driving License), Original or Certified Copies	✓	✓	✓
Proof of Residence Address (e.g. Identity Card Printout, Utility Bill), Original or Certified Copy	✓	✓	✓

Certification Requirements - Any document requiring certification must be certified as follows:

Original Identification Documents	Certifying Person	Requirements
If Sighted by AUB	<ul style="list-style-type: none"> Authorized official of AUB 	Certified Copies to include: <ul style="list-style-type: none"> "Original sighted" or "Original seen" Staff Name Staff ID Verification Date Signature
If not Sighted by AUB	One of the following from a GCC or FATF member state: <ul style="list-style-type: none"> Lawyer or Notary Chartered/Certified Accountant Government Official Embassy or Consulate Official Bank Official Official of AUB Associated Company 	Certified Copies to include: <ul style="list-style-type: none"> Name of the certifying individual Contact details (e.g. by attaching a business card or company stamp) AUB must verify the identity of the person providing the certification through checking membership of a professional organization (for lawyers or accountants), or through checking against databases/websites, or by direct phone or email contact.

* PEP means 'Politically Exposed Person' which is defined as an individual who is, or has been, entrusted with prominent public function in Bahrain or a foreign country. PEP account opening requirements also apply to the following:

- Family members of a PEP including spouse, father, mother, sons, daughters, sisters and brothers.
- Close associates of a PEP such as a person being an employee or partner of a PEP or of a firm represented or owned by a PEP, or family links or otherwise and such other person who are widely and publicly known to maintain close links with a PEP
- Legal entities in which a PEP is a major shareholder (holding 10% or above) or controller.

Disclaimer

The documentary requirements listed in this document are the minimum for account opening; additional documents may be requested by AUB as the case may be. For customers from overseas jurisdictions, documents of an equivalent nature may be produced as satisfactory evidence of a customer's identity.