

List of Documents Confirming Origin Sources of Funds



Important rules to read before submitting documents

- **Period.** Ordinarily, the bank considers your income for the last 3 years.
- **The amount is calculated as follows.** The income amount minus taxes and living expenses (usually up to 30%). However, the bank may consider this percentage on an individual basis.
- **Additional information.** This list of documents is not exhaustive. When necessary, the bank may request additional documents.

For residents of Ukraine

1. Salary and official income

- Certificate from the place of work on income received for the given period.
- Certificate from the Pension Fund of Ukraine - the OK-5 or OK-7 certificate.
- Information from the State Register of Individual Taxpayers on the amounts of paid income and withheld taxes.

2. Entrepreneurial activity and declaration

- Tax declaration of an individual entrepreneur (the single taxpayer declaration) verified by the tax office.
- Declaration of property status and income verified by the tax office (incl. annexes - if any).
- E-declaration of NACP (the National Agency on Corruption Prevention) for the previous year (submitted by civil servants and public officials).
- One-time (special) voluntary declaration verified by a tax office.

3. Pension and social benefits

- Certificate from the Pension Fund on receipt of pension.
- Certificate from an authorized body (e.g. Ministry of Defense or a military unit) on receipt of one-time cash benefit (in the event of injury, death).

4. Sale of property, investments and savings

- **Sale of property.** Real estate or vehicle purchase-sale contract. For vehicles, the contract signed in Diia will be sufficient. If the property was sold over 3 years ago, it requires confirmation that the funds have not been spent.
- **Deposits.** Documents on receipt of funds on the deposit in case the primary origin of these funds has been confirmed and, if the funds have been withdrawn no later than 30 days prior to the transaction date.
- **Securities.** Documents on income from investments (contracts, securities account statements, etc.).
- **Business and intellectual property.** Documents on receipt of dividends or royalties (incl. financial statements of the company, payment decision and tax payment confirmation).

5. Other revenues

- Donation agreement or documents confirming the inheritance (the bank may additionally check the donor's original source of funds).
 - Document confirming payment of insurance amount under an insurance contract, lottery winnings or acquisition of the right to a treasure, etc.
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For non-residents of Ukraine

- **Income.** Tax declaration from the country of registration / business for the last reporting period verified by the controlling body as received.
- **Work.** Certificate/employment contract from the place of work / bank account statement.
- **Import of cash.** Customs declaration (signed no later than one year ago).
- **Property / business sale.** The property purchase-sale contract or documents confirming the alienation of corporate rights.
- **Passive income.** Documents on receipt of dividends, royalties, interest or income from securities.
- **Other.** Donation agreement, documents confirming inheritance, lottery winnings, acquisition of the right to treasure or insurance payments.