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CUSTOMER INFORMATION SHEET – PERSONAL

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| **CLIENT NUMBER** | 49561 | **EXECUTIVE CODE** | 103 |
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| **INTRODUCER** | Client approached us | **RISK RATING** | Low |
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|  |  | **FACE-TO-FACE CONTACT** | no |
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| **ALPHA BANK GROUP OR OTHER BANK RELATIONSHIP** | | Cynergy Bank, Barclays Bank | |
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| **ACCOUNT HOLDERS** | Mr Nicolaou Nicolaos Mrs Athanasia Nicolaou and Mrs Maria Toumazi. | **BRANCH CODE** | n/a |
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| CLIENT BACKGROUND | | | |
| **CONNECTIVITY/RELATIONSHIP BETWEEN ACCOUNT HOLDERS** | | | |

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| 25/08/2022 | This is a family joint account for Mr Nicolaou Nicolaos his wife Athanasia Nicolaou and their daughter Maria Toumazi, who has been added for inheritance purposes. |

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| 25/08/2022 | All original documents have been received by post 09/06/2022 and were certified by Montanios & Montanios LLC, Advocates & Legal Consultants, Nicosia, Cyprus.  Additional documentation has been requested and received, with the latest documents provide 09/10/2022  Client approached us in May 2022.  Clients would like to transfer funds from Barclays and Cynergy Bank London. |

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| **PERSONAL INFORMATION** (family, education, residency) |

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| 25/08/2022 | Mr Nicolaou Nicolaos and his wife Athanasia Nicolaou were both born in Cyprus.  Mr N Nicolaou was born the 07/01/1934 in Akhna (or Achna) an abandoned village in the Famagousta District.  Mrs Athanasia Nicolaou was born the 13/03/1934 in Kontea (or Condea) a village close to Famagusta District of Cyprus.  They got married and had their daughter MariaToumazi beneficiary in this account who was born 16/03/1961.  They fled the country after the military coup d’ etat from Turkish military in Cyprus in 1974. |

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| 26/08/2022 | They all reside in unencumbered residencies in Cyprus.  Maria Toumazi resides with her husband at Vasilis Michaelides 20, Flat 101, 2406 Engomi Nicosia. Maria Toumazi is long married; she has 3 children and 2 grandchildren.  Mr and Mrs Nicoalou reside at Tembon 42, Flat 001, 2408 Engomi, Nicosia. |

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| **OCCUPATION/BUSINESS**(occupation/line of business, number of employment years, sector of employment, name of companies worked) |

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| 22/09/2022 | Mr and Mrs Nicolaou were both working in Cyprus when they were young but not for long period as they had to abandon the country due to the Turkish invasion. Mrs Athanasia in her young years was occupied at her uncles’ solicitors’ office as an accountant and she was paid pocket money. Mr Nicolaos Nicolaou was a gymnastics teacher at high school.  They both fled Cyprus in 1974, a little while after the Turkish invasion, and settled in London, UK.  They have both started working hard. Mr N Nicolaou continued his career in calisthenics and worked as a gym teacher in a school and Mrs A Nicolaou worked as a teacher of English in Greeks residing in UK.  Maria Toumazi, their daughter has studied Law in the UK and became a solicitor. She is now working at Montanios & Montanios LLC, Advocates & Legal Consultants, Nicosia, Cyprus, and she is also a partner on the law firm.  They have all stayed in the UK 18 years, and they have all returned to Cyprus in 1993.  Mr and Mrs Nicolaou are now retired and receive rental income split in 50% each from the UK property. |

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| **OTHER INFORMATION** |

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| 22/09/2022 | The phone interview took place 26/08/2022 @ 09.50am on 00357 99 689173 and was conducted with Mrs Maria Toumazi.  The RM confirms to have seen the certified true copies of proof of address for all beneficiaries within the 3 months from issue date. |

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| 25/08/2022 | Clients provided us with proof of address, the most recent Cyprus pension income statements, HMRC tax returns for the last 5 years and Teachers’ pension statement for 5 years. Copies of the original Cyprus Tax returns were submitted for Mrs Maria Toumazi. |

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| 05/10/2022 | **Statements received:**   1. Barclays A/C 30678910 GBP 64,247.12 as at July 2022 2. Barclays A/C 33107124 GBP 1,006.01 as at June 2022 3. Cynergy Bank a/c 51130375 GBP 156,091.43 as at May 2022 |

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| ACCOUNT INFORMATION |
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| **PURPOSE OF OPENING THE ACCOUNT** |

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| 05/10/2022 | Nicolaou family hold accounts with Barclays and Cynergy UK and they plan to transfer to us balances of circa GBP 156,091.43 from Cynergy and GBP 98,638.43 from Barclays as both banks have requested from them to close the account because they are EU tax residents, and they have a deadline until 20/10/2022.  The new account to receive state pensions for Mr and Mrs Nicolaou, Additional pension from Teachers’ Pension Scheme for Mr Nicolaou to be received in this account. Finally, rental income from the UK property. |  |

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| 05/10/2022 | Clients will be receiving in this account rental income from the UK property owned and situated in Wood Green (10 Turnpike Lane, N17 6PL). The property was bought in 1977 and it is the house that Mr and Mrs Nicolaou with their daughter were living in, when they were residing in the UK. The house has been bought 50% - 50% from Mr and Mrs Nicolaou, with inherited funds from Mrs Athanasia Nicolaou uncle, who was a known Cypriot solicitor. According to Land registry data.gov.uk the average UK price for all types of properties was circa GBP 11,000. The average sale price of the property is now GBP 315,000. |

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| **SOURCE OF FUNDS** |

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| 05/10/2022 | Expected funds of circa GBP 156,091.43 from Cynergy and GBP 98,638.43 from Barclays.  We have received copy of statements from both UK banks confirming the above balances.  Funds represent lifetime accumulated funds. Part of it was formed from salaries earned between 1974 to 1992 when Mr and Mrs Nicolaou were residing and working in the UK.  Mrs Maria Toumazi, (their daughter) was doing her studies at the same time and working in a practice to gain experience.  Clients are receiving rental income and their state pensions in the account held with Barclays. Mr Nicolaou also receives his pension from Teachers’ Pension Scheme. |

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| **EXPECTED ACTIVITY** (initial balance, frequency and value of transactions, products/services from ABL) |

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| 05/10/2022 | Clients would like to open a personal current account in GBP to deposit their lifetime savings (accumulated rental income and inherited funds) and place them in fixed deposit. They have a conservative approach, and they do not wish to have an investment, at this time. |

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| 05/10/2022 | Clients will be receiving rental income into this new account. Sola Property Management are the property managers and account will be receiving payments of GBP 1,350  per month as rental income from the UK property (As shown on the Barclays statements). Additionally, state pension for both Mr and Mrs Nicolaou and additional pension from TPS for Mr N Nicolaou. |

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| SOURCE OF WEALTH |
| **PROVIDE DETAIL ON INCOME/PROFIT EARNED OVER THE YEARS AND OTHER SOURCES OF WEALTH:** |

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| 05/10/2022 | Maria Toumazi  Client receives salary from the services rendered as a solicitor at Montanios & Montanios LLC, Advocates & Legal Consultants, Nicosia, Cyprus. She also forms a partner at the Law firm and receives dividends and rental income in Cyprus. Her total net income in five years from all sources as per Cypriot tax returns provided EUR 442,054.00.  Mrs Maria Toumazi has been added into this account for inheritance purposes and has not funded the account, however it is possible she will send us additional funds held under her personal name, at a later stage. |

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| 05/10/2022 | Nicolaos Nicolaou  Mr N Nicolaou received the last 5 years GBP 57,243.91 through his UK Teacher Pension and GBP 26,406 as 50% rental income from the UK property.  He also receives a state pension from the Republic of Cyprus which for the last 5 years is EUR 45,004.18.  Total received for Mr Nicolaos Nicolaou the last 5 years:  From UK GBP 83,649.91 + From Cyprus EUR 45,004.18 = GBP 123,614.55 (GBP equivalent) |
| 05/10/2022 | Athanasia Nicolaou  According tothe pension statements from the Republic of Cyprus submitted by Mrs Athanasia Nicolaou, the total Cyprus pension received for the last 5 years was EUR 44,500. Client also received GBP 26,407 as 50% of the UK property rental income in the last 5 years.  **Total received for Mrs Athanasia Nicolaou the last 5 years**: **GBP 65,968.91**  From UK **GBP 26,407** + From Cyprus EUR 44,500 (GBP equivalent £39,5616.91) = **GBP 65,968.91** |

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| **EXPLAIN HOW THESE JUSTIFY THE NET WORTH OF THE INDIVIDUALS AND THE EXPECTED INCOMING FUNDS:** |

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| 05/10/2022 | Funds to be received are accumulated from savings from1974 to 1992 when clients were working in the UK and savings from the rental income received from their house in London once they moved back to Cyprus.  Based on the above we feel comfortable with the source of wealth of the clients and source of funds to be received. |

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| REVIEW NOTES |

**REVIEW NOTE 1**

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| Enter date. |
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| **DOCUMENTATION /KYC** |
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| **ACTIVITY/TRANSACTION MONITORING** (minimum 12 months) |
| Click here to enter text. |
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| **RISK ASSESSMENT/RPQ** |
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| **OTHER RELEVANT INFORMATION** |
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**REVIEW NOTE 2**

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| **RISK ASSESSMENT/RPQ** |
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| **OTHER RELEVANT INFORMATION** |
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**REVIEW NOTE 3**

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| **RISK ASSESSMENT/RPQ** |
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| **OTHER RELEVANT INFORMATION** |
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FILE NOTES

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| 19/01/2023 | MT – incoming call – Mr N Nicolaou wanted to order a cheque book for account 49561 and send it to his residential address. Call received today at 15.47pm from +3570990888740. |

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| 20/02/2023 | MT- I have just been informed (incoming call from Mr Nicolaou +335799888740 @ 09.44am) by the client that the cheque book was never received, therefore DDU to please cancel this one and issue a new one to be handed to me once prepared since the clients will be visiting London next week and they prefer to collect from our premises.  A cancellation letter for the old cheque book that was never received to be issued from DDU to be sent to the client. |

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| 23/03/2023 | Cheque for GBP 5,000 drawn on the account to cover expenses that Andreas Nicolaou did on behalf of his father and beneficiary of the account Nicolaos Nicolaou. Confirmed with Maria Toumazi on +35799689173 @ 14.17pm. Mrs Toumazi confirmed that we are going to receive another cheque for approximately GBP 8,000 covering expenses for the father N Nicolaou. |

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| 13/04/2023 | MT - I have spoken with Mr Nicolaou today inward call to MT mob from +35799888740 @ 09.22am client instructed not to roll the GBP fixed deposit as he will need the funds for a property purchase. |

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| 10/05/2023 |  |

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| 11/05/2023 | MT - I have spoken with Mr Nicolaou today on +35799888740 @ 11.57am client confirmed the transfer of EUR 120,000 to Bank of Cyprus, Cy, same BENs towards a property purchase Cyprus . |

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| 19/07/2023 | EiriniP spoke with Mr Nikolaou +35799888740 @08:57 and client has asked my to autoroll hes GBP FD |

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| 22/12/2023 | MT-  MT – confirmed with Mr Nicolaou 0035799888740 @ 10.00AM transfer of funds GBP 250 to his grandson Dionysios Toumazis as an Xmas present. |
| 19/01/2024 | MT – Rollover of the FD for another 6 months. |
| 01/02/2024 | MT – Confirmed with Mr Nicolaou 0035799888740 @ 10.09AM transfer of funds GBP 1,131.90 to HMRC for payment of Tax. |
| MT – 12.02.2024 MT confirmed with Mr Nicolaou on 0035799888740 @ 10.51AM transfer of funds GBP 525 to SCMA Associates Ltd, in Satander bank for accountancy services rendered. | | |
| MT – 05.03.2024 Confirmed with Mr Nicolaou on +35799888740 @ 09.15am the transfer of GBP 750 to his son Andreas Nicolaou to cover utility bill expenses for the UK property. | | |
| MT- 02.05.2024 Confirmed with Mr Nikolaou on +35799888740 @ 10.15am to transfer GBP 10,000 in EUR to their same BEN account with Bank of Cyprus to cover for the installation of photovoltaics.  Client confirmed over a recorded line that they made a mistake on the payment instruction and they want GBP 10,000 to be converted in EUR and not GBP equivalent of EUR 10,000. | | |
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| **EVAP 19/07/2024 @ 13.46pm 0035799888740** – I confirmed with Mr Nikolaou the renewal of the GBP deposit for 6 months @ 4.60% and the client was reminded that deposits cannot be broken once fixed. | | |
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ALL TRANSACTIONS OUTSIDE THE USUSAL COURSE OF BUSINESS TO BE RECORDED

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**Manager’s Signature Date**