

SERVICE GUIDELINE

DNBC Financial Group

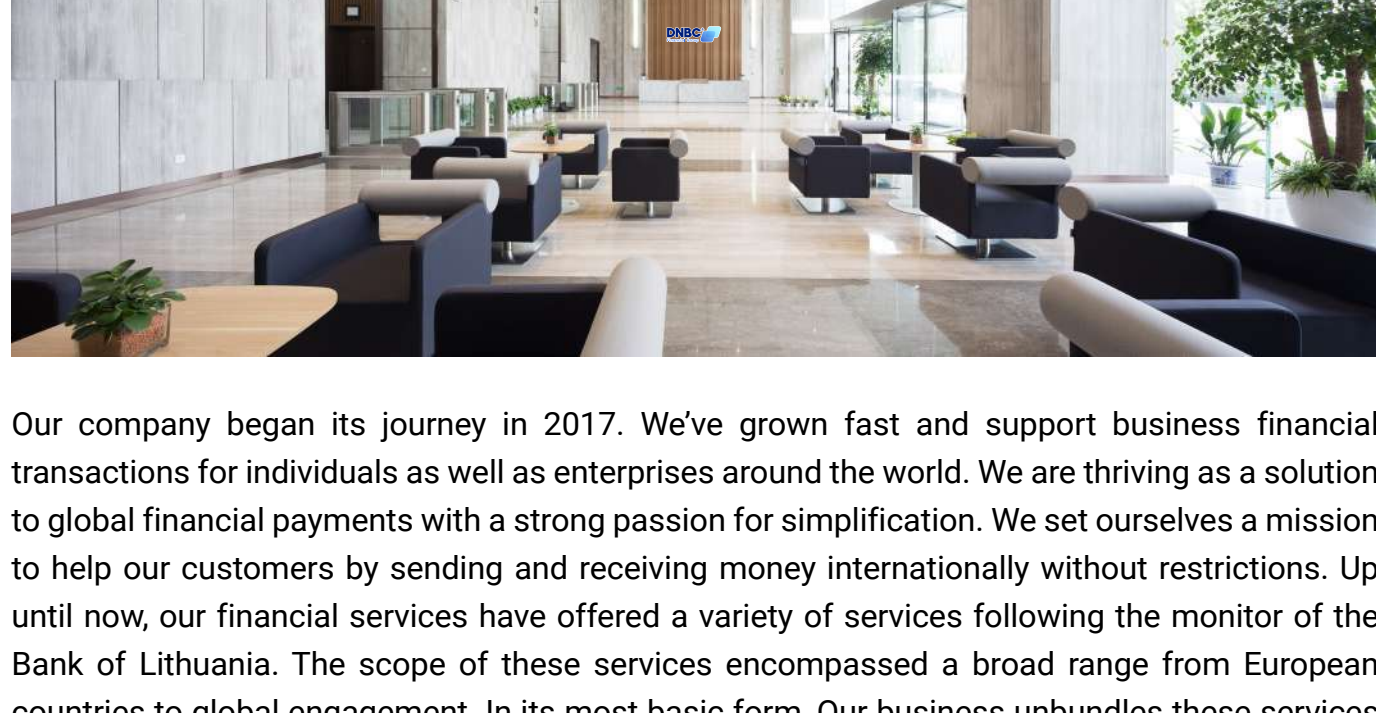
This guide will help you through the process, step-by-step. We want to make it as simple as possible for you to complete your application for a DNBC Financial Group (DNBC) international current account. All you need to do now is get your documents ready and read through our Know-Your-Customer procedures.

Version 2_30.10.2021

TABLE OF CONTENT

1. INTRODUCTION	
2. PERSONAL DOCUMENTS	2
3. LEGAL ENTITY DOCUMENTS	4
4. MERCHANT ACCOUNT DOCUMENTS	5
5. UNSUPPORTED BUSINESS ACTIVITIES	5
6. NON-COOPERATIVE JURISDICTIONS LIST	5
7. ONBOARDING PROCESS	6
Step 1: Online registration	6
Step 2: DNBC contacts client	6
Step 3: First funding to account	6
Step 4: Remote interview preparation	6
Step 5: Relationship Manager confirms application status	6
Step 6: Document courier	6
8. TRANSACTION MONITORING	7
9. STAY SAFE FROM CYBER RISKS	7
9.1 Avoid Phishing sites or emails	7
9.2 Online payment with safety	8
10. CONTACT US	8

1 INTRODUCTION



Our company began its journey in 2017. We've grown fast and support business financial transactions for individuals as well as enterprises around the world. We are thriving as a solution to global financial payments with a strong passion for simplification. We set ourselves a mission to help our customers by sending and receiving money internationally without restrictions. Up until now, our financial services have offered a variety of services following the monitor of the Bank of Lithuania. The scope of these services encompassed a broad range from European countries to global engagement. In its most basic form, Our business unbundles these services into individual as well as business offerings. The combinations of streamlined offerings with technologies enables our company to be more efficient and cut down the problems with each transaction.

This guide will help you through the process, step-by-step. We want to make it as simple as possible for you to complete your application for a DNBC Financial Group (DNBC) international current account. All you need to do now is get your documents ready and read through our Know-Your-Customer procedures.

2 PERSONAL DOCUMENTS

Proof of identity	Proof of residential address (You can refer to below recommended documents or any valid proof that shows your residential address information)
Passport (current and valid) <ul style="list-style-type: none"> ✓ Color scan passport with full capture of the first 2 pages & No blurry area or hidden information by any kinds. ✓ This must clearly show your photograph, personal details and signature. ✓ We accept passport only. ✓ If your scanner is not available, we recommend scanning your documents with the "CamScanner" mobile app, which can be downloaded from App Store for iOS and Google Play for Android. 	Bank statement/Credit card statement (dated within the last 3 months) <ul style="list-style-type: none"> ✓ We only accept statements from banks and financial institutions or VISA/Mastercard/American Express. ✓ Statements must be written in English or translated into English with Public Notarization. Utility bill (dated within the last 3 months) <ul style="list-style-type: none"> ✓ We accept gas, electricity, water, internet or land-line telephone bills. Mortgage license (dated within the last 3 months) <ul style="list-style-type: none"> ✓ We accept mortgage or home loan statements. ✓ Statements must be written in English or translated into English with Public Notarization. Driving license (current and valid) - apply for EU citizen <ul style="list-style-type: none"> ✓ We only accept photocard driving licenses. ✓ Please color scan both sides of the card with full information.

Sample



DNBC Account Statement	
Current Date: 2020-09-16 11:46 UTC+03:00	
Account Holder's Name Thomas Jankauskas	IBAN Number LT453270001000377801
Address Laisvės al. 25, Mūsų Namai, 1394 Norka, LT-09020, Vilnius, Lithuania	Account Number 100-000780-11
Issue date 2020-09-29	Current account
Statement period From 2020-09-16 To 2020-09-16	Statement Current Balance EUR 210,000.00
	Available Balance** EUR 210,000.00

NOTE: Customers can ONLY USE the amount recorded as AVAILABLE BALANCE** because a reservation of 0.00 EUR will be kept as collateral for securing your account.

Post Date	Description of Transaction	Debit Amount (EUR)	Credit Amount (EUR)	Current Balance (EUR)
2020-09-10	OPENING BALANCE		210,000.00	210,000.00
2020-09-10	Deposit		200,000.00	210,000.00
	CLOSING BALANCE	0.00	200,000.00	210,000.00

*Important Note: This statement should not give the right to any duty or provision of DNBC in respect of the commitments of the customer with a third party in the present or future.

DNBC Financial Group
Laisvės al. 25, Mūsų Namai, 1394 Norka, LT-09020, Vilnius, Lithuania
DNBC Financial Group
Laisvės al. 25, Mūsų Namai, 1394 Norka, LT-09020, Vilnius, Lithuania

Tel.: +370 698 02355 | Email: support@dnbc.com

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group

DNBC Financial Group