

# SERVICE GUIDELINE

## DSBC Financial Europe

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 DSBC Financial Europe (DSBC) international current account. All you need to do now is get your documents ready and read through our Know-Your-Customer procedures.

Version 2\_25032021

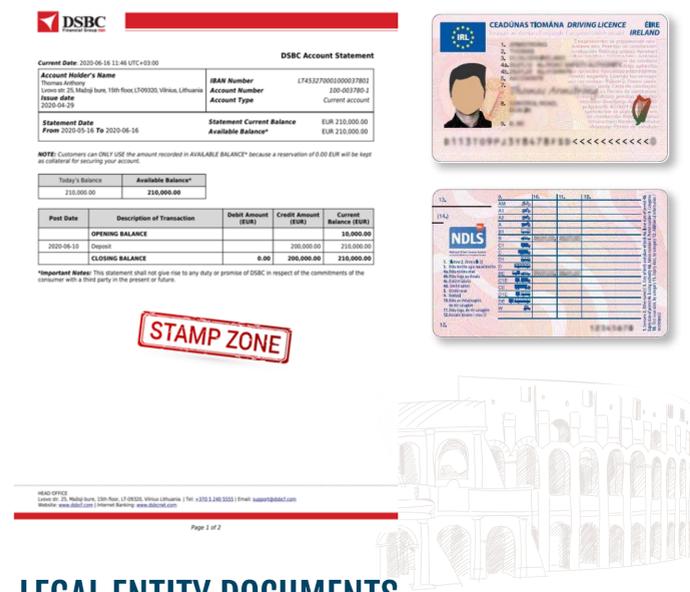


# 1

## 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)
<b>Passport</b> (current and valid) <ul style="list-style-type: none"> <li>✓ Color scan passport with full capture of the first 2 pages &amp; No blurry area or hidden information by any kinds.</li> <li>✓ This must clearly show your photograph, personal details and signature.</li> <li>✓ We accept passport only.</li> <li>✓ If your scanner is not available, we recommend scanning your documents by taking photo with your phone camera.</li> </ul>	<b>Bank statement/Payment card statement</b> (dated within the last 3 months) <ul style="list-style-type: none"> <li>✓ We only accept statements from banks and financial institutions or VISA/Mastercard/American Express.</li> <li>✓ Statements must be written in English or translated into English.</li> </ul>
	<b>Utility bill</b> (dated within the last 3 months) <ul style="list-style-type: none"> <li>✓ We accept gas, electricity, water, internet or land-line telephone bills.</li> </ul>
	<b>Mortgage statement</b> (dated within the last 3 months) <ul style="list-style-type: none"> <li>✓ We accept mortgage or home loan statements.</li> <li>✓ Statements must be written in English or translated into English.</li> </ul>
	<b>Driving license</b> (current and valid) - apply for EU citizen <ul style="list-style-type: none"> <li>✓ We only accept photocard driving licenses.</li> <li>✓ Please color scan both sides of the card with full information.</li> </ul>

### Sample



# 2

## LEGAL ENTITY DOCUMENTS

About business overview, please provide government issued documents as below requirements:



Requirements for legal entity documentation may depend on jurisdictions, and DSBC Relationship Manager will serve clients that are incorporated outside the EU.



# 3

## MERCHANT ACCOUNT DOCUMENTS

- ✓ Document requirements for merchant accounts are similar to corporate accounts. Client needs to provide personal documents (passport & valid address proof) and legal entity documents. However it depends on the client's jurisdiction, and DSBC will have different procedures for different cases.
- ✓ To open a merchant account, it is recommended that the client provides comprehensive details about their website and company goods or services.



# 4

## UNSUPPORTED BUSINESS ACTIVITIES

- ✓ DSBC Financial Europe is committed to comply with high ethical standards. Our policies on prohibited products and industries according to the local regulations and/or other international agreements (included but not limited to local authority requirements on environment, health, safety and labor aspects) aim to ensure that risks identified by DSBC are appropriately mitigated.
- ✓ If client's businesses enter into any illegal activities namely weapons trade, drug trafficking, human trafficking, etc. will be held account for reassessment.



# 5

## NON-COOPERATIVE JURISDICTIONS LIST

- ✓ According to the European Commission, the purpose of the Non-cooperative jurisdictions list is to ensure safe and effective business activities.
- ✓ DSBC Financial Europe holds the right to refuse to work with any customer whose nationality is in the "Non-cooperative jurisdictions" list. We aim to deliver unparalleled protection and trust to our customers.
- ✓ Please refer to the link below to learn more about the Non-cooperative list of Jurisdiction/Nationality with DSBC Financial Europe.

• <https://www.dsbcf.com/info/dsbc-financial-europe-uab-highrisk-list-non-cooperative-jurisdictions>



# 6

## ONBOARDING PROCESS



# 7

## TRANSACTION MONITORING

- ✓ To mitigate risks for both clients and DSBC, the account holder is encouraged to follow DSBC's instructions. We appreciate Client's honesty and coordination in reporting and checking documents during Onboarding and Transaction Monitoring.
- ✓ Supporting documents should be included in each corporate transaction for your own tracking and reporting purposes.



# 8

## STAY SAFE FROM CYBER RISKS

Tackling cyber threats remains a top priority for DSBC Financial Europe. We are committed to secure your digital banking information. It is also important to protect DSBC and yourself from scams before the "SEND" button is pressed. Here are the tips to get ahead of the challenge in the cyber world.

### 8.1

#### Avoid Phishing sites or emails

Phishing is a cyber attack that uses disguised email as a weapon to convince users to click on a malicious attachment or link. It attempts to gain sensitive, confidential information such as usernames, passwords, credit card information, network credentials, and more.

- How to keep your business safe:
- ✓ We will never request your banking credentials (including username, password, transaction details, account information) and password over the phone, via email or SMS.
  - ✓ Don't be rushed into making a quick decision.
  - ✓ Never click on links in emails, or open or download attachments, unless you are sure they are safe.
  - ✓ Be careful about the information you share on social media as this can provide fraudsters with many small pieces of information that make a bigger picture.
  - ✓ Forward any suspicious emails to support@dsbcf.com.

### 8.2

#### Online payment with safety

- ✓ Check your bank statements regularly and keep an eye on any suspicious transactions.
- ✓ Verify payee details carefully before executing any transactions.
- ✓ Make online purchases from secure sites, check the "padlock" icon next to the address bar, the URL of the site should begin with 'https'.
- ✓ We recommend that you pay online with Two-Factor Authentication by installing the Authy app which is available on Appstore for iOS and Google Play for Android.
- ✓ After completing your transactions, make sure to log off your internet banking - DSBCnet, clear the cache, and close the browser.



# 9

## CONTACT US

For more information, You can contact DSBC Financial Europe. We're happy to answer any questions you may have.

- [www.dsbcf.com](http://www.dsbcf.com)
- [support@dsbcf.com](mailto:support@dsbcf.com)
- +370 5 240 5555
- WhatsApp/Viber/Signal : + 370 6 380 7451