

1. An Investment Account Report (hereinafter referred to as "the Report") is provided for identifying the transactions that are subject to personal income tax and for the purpose of reporting income by individuals.
2. In the Report, contributions to the Customer's Investment Account (including the payments related to corporate actions) as well as distributions paid out of the Investment Account are presented. The taxable amount specified on the Report is calculated by deducting distributions from contributions in the Investment Account (no tax is due if total amount of contributions is greater than total distributed amount).
3. For an Investment Account opened in 2018, to which an already opened securities account has been tied to, the Report additionally includes acquisition value of the financial instruments accounted for in the securities account at the time of opening the Investment Account. Financial instrument acquisition value is considered as a contribution into the Investment Account for calculating the taxable amount.
4. If, according to the data available to the Bank, the financial instrument has been accounted for in the securities account as a result of free of payment (FOP) delivery, then determining correct acquisition value by the Bank is not possible.
5. No such transactions will be presented on the Report, where the Bank is not able to identify the duty to pay personal income tax.
6. The customer must independently verify the correctness of the data used in the Report.
7. The Bank will not provide the Report data to the State Revenue Service on its own initiative until such an obligation is required under the law.
8. The Report may not be considered as a tax or financial advice provided to the Customer (including investment advice).
9. The Investment Account Agreement Terms and Conditions apply to these terms.