

Identification	Verifications	Documents Submitted	Recorded Evidence
Customer	<p>Certificate of Incorporation or E-certificate issued by the Companies Registration Department (CBRD) / any certificate of change in name</p> <hr/> <p>Constitution or Memorandum and Articles of Association</p> <hr/> <p>Business Registration Card "BRC"</p> <hr/> <p>Copy of the relevant Trade licence or permit as per BRC submitted</p> <hr/> <p>Proof of the Registered address not older than 3 months old</p> <hr/> <p>Proof of Business address not older than 3 months old "where applicable"</p> <hr/> <p>Certificate of good standing (not older than 3 months old) or independent verification from the registrar of companies that the company continues to exist and has not been or is not in the process of being dissolved, struck off, wound up or terminated</p> <hr/> <p>Copy of the business plan detailing the expected activity, Countries traded with/ expected cross border transactions, source of initial funds, ongoing funds and the financial forecast for the 3 coming years</p> <hr/> <p>Optional: For entities incorporated for more than 18 months, a copy of the latest financials or audited report to be submitted</p> <hr/> <p>Resolution of the Board of Directors authorizing its signatories to open accounts on their behalf and detailing the list of authorized signatories/Online Users and Card holders with the mode of operation</p> <hr/> <p>Organogram detailing the ownership structure with the relevant related parties behind: founder, council members, officers of the foundation, protector, executor and administrator signed by the company secretary, registered agent or any other professional person (Lawyer, Accountant or Notary)</p> <p>The following declaration must be included: We confirm that the structure chart is accurate and representative of the "Name of the client"</p> <p>Select the most appropriate as per below:</p> <p>Either: There are no nominees within the structure and the actual UBO has been disclosed and verified</p> <p>Or: All nominees have been duly identified with the relevant parties up to the UBO have been identified and verified</p> <p>For listed companies, where no UBO holds 10% or more singly or cumulatively across the structure chart, the following confirmation should be added: "None of the shareholders/UBOs hold 10 % or more singly or cumulatively across the structure chart"</p>	<div style="display: flex; flex-direction: column; gap: 10px;"> <div style="width: 30px; height: 20px; background-color: #ccc;"></div> <div style="width: 30px; height: 20px; background-color: #ccc;"></div> <div style="width: 30px; height: 20px; background-color: #ccc;"></div> <div style="width: 30px; height: 20px; background-color: #ccc;"></div> <div style="width: 30px; height: 20px; background-color: #ccc;"></div> <div style="width: 30px; height: 20px; background-color: #ccc;"></div> <div style="width: 30px; height: 20px; background-color: #ccc;"></div> <div style="width: 30px; height: 20px; background-color: #ccc;"></div> <div style="width: 30px; height: 20px; background-color: #ccc;"></div> <div style="width: 30px; height: 20px; background-color: #ccc;"></div> </div>	<p>All documents must be in original or certified as a true copy (with single certification) by a suitable person such as a lawyer, notary, accountant or other professional persons who clearly adds to the copy (by means of a stamp or otherwise) the term "Certified true copy of the original"; date, his name, address, phone number and profession</p> <p>Dual certification is not permissible</p>

Identification

Verifications

Documents
Submitted

Recorded Evidence

Related parties
to be KYCed

Significant Shareholders/UBOs based on the ownership
and control structure

Authorised signatories, online users and card holders
operating the bank account

Note: In the absence of authorised signatory, the identity
of the person who is the senior managing official

Individual Directors of the company

Note: If the management structure of the customer shows a
corporate director or a corporate signatory as opposed to an
individual director/signatory, the corporate entity should be
verified as well as the individuals acting on behalf of the entity



Refer to the Tab Related party
– Acceptable documents

Source of Fund
and Wealth

A confirmation of the source of funds and wealth
of the customer

Note that documentary evidence/s of the source
of fund and wealth might be requested during the course
of the onboarding process



The source of fund and
wealth confirmation can
be in the form of:

- A signed letter from the Client
- An email confirmation

Documentary evidence/s of the
source of fund and wealth to
be provided duly certified by
a professional intermediary
(Lawyer, Notary, Accountant,
by way of a stamp bearing his
name, profession/title, signature
and the date Dual certification
is not permissible

Origin and destination of the funds passing through the account



Email confirmation

Customer
Agreement Forms

Application Forms inclusive of the FATCA/CRS
Additional Sheet "where applicable"



Electronically signed version
is acceptable

