

Investec Bank (Channel Islands) Limited  
Trust and Corporate Service Provider  
Designated Account Application Form

# Trust and Corporate Service Provider Designated Account Application Form – Section 1

Please complete all sections fully. As many of the questions on this form relate to mandatory regulatory requirements failure to complete all sections fully may delay or prevent the opening of the Account. This Designated Account Application Form must be provided with a Short Form Mandate and **structure chart** for the Entity/Customer.

If the Entity/Customer is a multi layered structure, **please provide a full structure chart showing the Entity/Customer within the structure**, including all intermediate layers, indicating ownership and control of the Entity/Customer and assets owned by the Entity/Customer.

To: Name of accepting financial services business

From: Name of Trust and Corporate Service Provider

GIIN of Trust and Corporate Service Provider

Entity/Customer name (in full)

**Entity type – you must ensure that both FATCA and CRS classifications are indicated:**

## FATCA

- ☐ Registered deemed compliant FFI
- ☐ Participating FFI/Model 1 or 2 IGA FFI
- ☐ Sponsored FFI
- ☐ Certified deemed compliant FFI
- ☐ Active NFFE
- ☐ Passive NFFE (provide rationale)\*
- ☐ Direct Reporting NFFE
- ☐ Trustee documented trust/Non-Reporting IGA FFI
- ☐ Exempt beneficial owner
- ☐ Non-participating FFI – Investec will not service non-participating FFIs

## CRS

- ☐ Reporting Financial Institution
- ☐ Non-Reporting Financial Institution
- ☐ Passive NFE (provide rationale)\*
- ☐ Active NFE
- ☐ Active NFE Publicly Traded

\*Rationale if entity classified as Passive

GIIN of company (if applicable)

**or** name & GIIN of sponsoring entity (if applicable)

Name

GIIN

Details of associated Account/s which are part of the same structure

# Trust and Corporate Service Provider Designated Account Application Form – Section 1

## Trust and Corporate Service Provider's contact details

Contact name	<input type="text"/>		
Address	<input type="text"/>		
Telephone	<input type="text"/>	Fax	<input type="text"/>
Email address	<input type="text"/>		

## Assurance from the Trust and Corporate Service Provider ("we", "us", "our")

1. We confirm that, in respect of this Entity/Customer, we have obtained and hold the verification information and documentation required to satisfy the Handbook on Countering Financial Crime and Terrorist Financing ("Handbook") issued by the Guernsey Financial Services Commission ("GFSC"), as updated from time to time and Schedule 3 of the Criminal Justice (Proceeds of Crime)(Bailiwick of Guernsey) Law 1999.
2. We confirm that the information disclosed for this Entity/Customer by the Trust and Corporate Service Provider accurately reflects the information held by us and is being given for Account opening and maintenance purposes only.
3. We confirm that we have not relied upon any other party to apply identification measures in relation to the Entity/Customer, nor have we applied simplified identification measures in relation thereto.
4. We confirm that our customer due diligence procedures and record keeping procedures are in line with the standards established in the Handbook and Schedule 3 of the Criminal Justice (Proceeds of Crime)(Bailiwick of Guernsey) Law 1999.
5. **We undertake to promptly notify Investec of Material Changes to the information provided in this Designated Account Application Form and confirm that we have suitable controls in place to ensure this takes place.**
6. We confirm that we have enclosed originally certified copies of all the relevant documentation establishing evidence of identity and principal residential address of the Entity/Customer as well as the underlying Beneficial Owners, Controllers and Key Principals detailed in Section 3, together with any relevant corporate, trust or foundation (legal entity) documentation as required by the applicable rules, guidance and regulations.\*
7. We confirm that the principal residential address of the Entity/Customer as well as the underlying Beneficial Owners, Controllers and Key Principals detailed in section 3 remains accurate and up to date although we acknowledge that some of the verification documents provided with this Application Form may now be older than three months from the date of this application.
8. We confirm that we have established the tax status of the Entity/Customer and undertake to carry out the tax reporting for any Entity/Customer introduced to Investec where appropriate.
9. We confirm that the tax affairs of the Entity/Customer are in order and that the Entity/Customer is in full compliance with all applicable tax laws.
10. We confirm that the tax mitigation aspects of the Entity/Customer are not considered to be aggressive and where appropriate legitimate tax mitigation is in place.
11. We confirm that we have made our clients aware that their personal data may be shared with Investec and how that personal data may be used.
12. We confirm that the Assurances given in clauses 1-11 apply to any future information and evidence provided to Investec by way of a completed Additional Party form or updated Designated Account Application Form.

\* Please refer to page 17, Section 6 for additional information.

## Assurance to be signed by two directors/officers/authorised signatories who have the capacity to bind the Trust and Corporate Service Provider for this Entity/Customer.

Signature

Print name

Official position

Date

Signature

Print name

Official position

Date

For further details as to how Investec uses personal data, please refer to our Data Protection Notice at the end of this application or online at [https://www.investec.com/en\\_chis/legal/UK/data-protection-notice/channel-islands.html](https://www.investec.com/en_chis/legal/UK/data-protection-notice/channel-islands.html)

Initial of signatory/ies completing Section 1

Investec Bank (Channel Islands) Limited

## Identification information – Section 2

### To be completed for applicants for business which are companies, partnerships, trusts or foundations

Are you aware of any adverse information relating to this Entity/Customer or Principals?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are there any elements of the Entity/Customer associated with countries, activities or businesses included in the Investec Sensitive Country and Sensitive Business Activities List? – see Section 7.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are any related parties a Politically Exposed Person ("PEP") or associated with a PEP? – see Section 7.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are there any links to a sanctioned country, individual or activity (regardless of the percentage of ownership or control)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are there any external third party Directors other than direct employees of the Trust and Corporate Service Provider?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

**If 'Yes' to any of the above please contact your Relationship Manager prior to submitting this application. If the answer is Yes to any of the above questions and you have agreed with your Relationship Manager that there is an 'in principle' approval please provide details in Section 5.**

### Details of the Entity/Customer

Date of incorporation (if a Company or Partnership)	<input type="text"/>
Place of incorporation (if a Company or Partnership)	<input type="text"/>
Registration number (if a Company or Partnership)	<input type="text"/>

Current registered office address (if a Company or Partnership)

Principal place of business address (if a Company or Partnership)

Mailing address if different to registered address

Are bearer shares currently in issue anywhere in the structure? (If yes contact the Relationship Manager – see Section 7)

Yes ☐ No ☐

If no, can bearer shares be issued (this includes associated entities in the structure)?

Yes ☐ No ☐

Is it a trading company?

Yes ☐ No ☐

If yes, what is the trading activity?

Date of Establishment (if a Trust or Foundation)

Legal jurisdiction

Type of trust/foundation/company/partnership

Tax residence of Entity/Customer

Tax Identification Number/Functional equivalent

Has the Trust and Corporate Service Provider met the Principal individual, representing the Entity/Customer, face to face?

If No please provide details in Section 5 of how you have made yourselves comfortable with the additional risk of not doing so. Yes ☐ No ☐

## Identification information – Section 2

If the Entity/Customer is a trust or foundation, is there a protector/enforcer? If yes please provide details in Section 3.

Yes

☐

No

☐

If the Entity/Customer is a trust please state the nature of the relationship between the Settlor(s) and the Beneficiaries.

### To be completed for all applicants for business

Date relationship between the Entity/Customer and Trust and Corporate Service Provider commenced

Please describe the corporate services the Trust and Corporate Service Provider provides to the Entity/Customer?

☐

Nominee Shareholders

☐

Authorised Signatories

☐

Corporate Secretary

☐

Directors

☐

Corporate Directors

☐

Corporate Trustees

☐

Other – please provide details in Section 5

Why has the Entity/Customer elected the Trust and Corporate Service Provider's jurisdiction for the provision of corporate services?

Why has the Trust and Corporate Service Provider chosen Investec in Guernsey to open a Bank Account for the Entity/Customer?

For what purpose was the Entity/Customer established?

What assets does the Entity/Customer own?

#### Asset type

#### Value (GBP)

#### Jurisdiction of asset

## Identification information – Section 2

### Type of Account to be opened

Please tick the appropriate box below and enter the relevant values for the Account you wish to open.

Please tick this box if you require separate capital and income Accounts ☐

Approximate total value of deposit(s) (including currency)

### Call Account

☐ GBP ☐ USD ☐ EUR ☐ Other, please specify  Approximate amount

### Horizon Account (90 day notice) – minimum balance GBP25,000, USD50,000, EUR50,000

☐ GBP ☐ USD ☐ EUR ☐ Other, please specify  Approximate amount

### Treasury Direct Reserve Account (32 day notice)

☐ GBP ☐ USD ☐ EUR ☐ Other, please specify  Approximate amount

### Liquid Call Account (50/50)

☐ GBP ☐ USD ☐ EUR ☐ Other, please specify  Approximate amount

### Loan Account

☐ GBP ☐ USD ☐ EUR ☐ Other, please specify  Approximate amount

Please describe the purpose of the bank Account

How frequently will the Account be used?

☐ Less than 5 transactions per month

☐ More than 5 transactions per month (please state approximate number)

Which countries/jurisdictions will funds be transferred from?

Which countries/jurisdictions do you anticipate outgoing funds will be transferred to?

## Identification information – Section 2

Please provide details of the source of funding to initiate the Account. This should include remitter details, jurisdiction and activities undertaken to generate the funds.

Please provide details of the expected sources of future incoming funds into the Account. This should include names of remitters, activities undertaken to generate the funds and countries/jurisdictions where those activities are or will be undertaken.

### Source of wealth (see Section 7)

Please provide a detailed explanation of the source of wealth of the Entity/Customer and how this has been corroborated. The explanation should specify the full journey to wealth including sufficient information and detail of the economic activity which generated the total net wealth in order to enable a plausible assessment to be made. You may consider including amount and dates to support the explanation.

**To be completed for any Entity/Customer which has links to business activities or countries that are included within the Investec Sensitive Country and Sensitive Business Activities List (provided separately) or adverse media or which you consider to be high risk.**

In addition, please detail the source of wealth of the Economic Contributor/Beneficial Owner and how this has been **corroborated** and **verified** (if different from above).

**You may be requested to provide copies of any documentation obtained or gathered to corroborate source of funds and source of wealth to support the Account application.**

## Related parties – Section 3

Please provide details of all Beneficial Owners, Controller and Key Principals including the name of directors (Corporate or individuals as applicable) of the Entity/Customer. In the case of named beneficiaries, please advise whether they are vested or non vested. (Section 7 for definitions).

In the event the Entity/Customer is part of a multi-layered structure please set out each layer of ownership. It is essential that a structure chart is supplied to support the information provided.

Please note that if any Entity/Customer is risk rated as high by Investec, Investec reserves the right to request further relevant data for Beneficial Owners who own 10% or more of the Entity/Customer.

Please list all natural persons who directly or indirectly own 25% or more of the voting rights of an Entity or who have the right to appoint or remove Directors (or equivalent) holding a majority of voting rights on all or substantially all matters at meetings of the Board.

Where the Trust and Corporate Service Provider and/or Investec consider the Entity/Customer high risk (including involving a Domestic, Foreign or International Organisation PEP, see section 7) please provide details of minority shareholders, holding between 10% and 24.99%, in Section 4.

If shares are pledged please provide full details of the arrangement, including party details, in Section 5.

Please provide the names of the Directors or Partners, as applicable, whether in a corporate capacity or as individuals. If any third party Directors or Partners are provided by the Entity/Customer please provide **full** details in the following section and provide identification and verification documents along with the 'Director's consent letter' which can be found on our website or contact your Relationship Manager.

Name of Director	Nationality	Place of Incorporation
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>



## Related parties – Section 3

Please complete the following sections and attach additional copies of this sheet as required.

### 1st Principal

Surname (or Entity name)

First name (and middle names)

Any other names used (this must include maiden name, former name(s) or professional name)

Title (Mr/Mrs/Miss/Ms)  Gender

Occupation  Employer\*

\*to be completed for those persons who provided the funds to establish the Entity/Customer or currently receive and/or are likely to receive economic benefit.

How many nationalities does the Principal have?

Nationality 1  Nationality 2  Nationality 3

Passport/ID Number  Expiry date

Passport/ID Number  Expiry date

Passport/ID Number  Expiry date

Date of birth/incorporation  Place of birth/incorporation

Current residential address (please include postcode). Note: a PO Box only address is not acceptable

Role of Principal – if Beneficiary please also state whether vested or non-vested (see Section 7)

If shareholder, % shareholding (equity)  % shareholding (voting rights)

Appointment date of Principal/Date Relationship Commenced

FATCA/CRS Controlling Person? (if Entity/customer is PNFFE/PNFE) Yes ☐ No ☐

If yes, please provide an explanation if country/ies of tax residence and residential address do not match.

Include country/ies of tax residence and Tax Identification Number/functional equivalent if Entity/Customer is a Passive Non-Financial Foreign Entity (PNFFE) or a Passive Non-Financial Entity (PNFE)

Country	TIN	Reason if no TIN
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Initial of signatory/ies completing Section 3

## Related parties – Section 3

### 2nd Principal

Surname (or Entity name)

First name (and middle names)

Any other names used (this must include maiden name, former name(s) or professional name)

Title (Mr/Mrs/Miss/Ms)  Gender

Occupation  Employer\*

\*to be completed for those persons who provided the funds to establish the Entity/Customer or currently receive and/or are likely to receive economic benefit.

How many nationalities does the Principal have?

Nationality 1  Nationality 2  Nationality 3

Passport/ID Number  Expiry date

Passport/ID Number  Expiry date

Passport/ID Number  Expiry date

Date of birth/incorporation  Place of birth/incorporation

Current residential address (please include postcode). Note: a PO Box only address is not acceptable

Role of Principal – if Beneficiary please also state whether vested or non-vested (see Section 7)

If shareholder, % shareholding (equity)  % shareholding (voting rights)

Appointment date of Principal/Date Relationship Commenced

FATCA/CRS Controlling Person? (if Entity/customer is PNFFE/PNFE) Yes ☐ No ☐

If yes, please provide an explanation if country/ies of tax residence and residential address do not match.

Include country/ies of tax residence and Tax Identification Number/functional equivalent if Entity/Customer is a Passive Non-Financial Foreign Entity (PNFFE) or a Passive Non-Financial Entity (PNFE)

Country	TIN	Reason if no TIN
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Initial of signatory/ies completing Section 3

## Related parties – Section 3

### 3rd Principal

Surname (or Entity name)

First name (and middle names)

Any other names used (this must include maiden name, former name(s) or professional name)

Title (Mr/Mrs/Miss/Ms)  Gender

Occupation  Employer\*

\*to be completed for those persons who provided the funds to establish the Entity/Customer or currently receive and/or are likely to receive economic benefit.

How many nationalities does the Principal have?

Nationality 1  Nationality 2  Nationality 3

Passport/ID Number  Expiry date

Passport/ID Number  Expiry date

Passport/ID Number  Expiry date

Date of birth/incorporation  Place of birth/incorporation

Current residential address (please include postcode). Note: a PO Box only address is not acceptable

Role of Principal – if Beneficiary please also state whether vested or non-vested (see Section 7)

If shareholder, % shareholding (equity)  % shareholding (voting rights)

Appointment date of Principal/Date Relationship Commenced

FATCA/CRS Controlling Person? (if Entity/customer is PNFFE/PNFE) Yes ☐ No ☐

If yes, please provide an explanation if country/ies of tax residence and residential address do not match.

Include country/ies of tax residence and Tax Identification Number/functional equivalent if Entity/Customer is a Passive Non-Financial Foreign Entity (PNFFE) or a Passive Non-Financial Entity (PNFE)

Country	TIN	Reason if no TIN
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Initial of signatory/ies completing Section 3

## Related parties – Section 3

### 4th Principal

Surname (or Entity name)

First name (and middle names)

Any other names used (this must include maiden name, former name(s) or professional name)

Title (Mr/Mrs/Miss/Ms)  Gender

Occupation  Employer\*

\*to be completed for those persons who provided the funds to establish the Entity/Customer or currently receive and/or are likely to receive economic benefit.

How many nationalities does the Principal have?

Nationality 1  Nationality 2  Nationality 3

Passport/ID Number  Expiry date

Passport/ID Number  Expiry date

Passport/ID Number  Expiry date

Date of birth/incorporation  Place of birth/incorporation

Current residential address (please include postcode). Note: a PO Box only address is not acceptable

Role of Principal – if Beneficiary please also state whether vested or non-vested (see Section 7)

If shareholder, % shareholding (equity)  % shareholding (voting rights)

Appointment date of Principal/Date Relationship Commenced

FATCA/CRS Controlling Person? (if Entity/customer is PNFFE/PNFE) Yes ☐ No ☐

If yes, please provide an explanation if country/ies of tax residence and residential address do not match.

Include country/ies of tax residence and Tax Identification Number/functional equivalent if Entity/Customer is a Passive Non-Financial Foreign Entity (PNFFE) or a Passive Non-Financial Entity (PNFE)

Country	TIN	Reason if no TIN
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Initial of signatory/ies completing Section 3

# Minority Beneficial Owners and Controllers – Section 4

**Minority shareholders** – where you are aware that this is a high risk relationship (please refer to Investec's Sensitive Country & Sensitive Business Activity List), or there is a PEP connected to the Entity/Customer, please list all named shareholders of the entity with a shareholding and/or voting rights between 10% and 24.99% (where applicable).

Surname	Forename(s)	Date of birth/incorporation	% shareholding

## Additional information – Section 5

This section is to be used by the Trust and Corporate Service Provider to provide additional information to supplement the details contained in **Sections 1-4**.

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## Customer due diligence requirements – Section 6

Legislation imposes upon all banks the need to obtain adequate details of its clients' background; in order to fulfil these obligations you are required to provide Investec Bank (Channel Islands) Limited with certain information and documents as detailed in the following sections prior to opening any Account and otherwise for all material changes thereto and as requested from time to time. In doing so, this will prevent any unnecessary delay in the opening or administration of your Account. Please note that where documents supplied are not in English, a translation will be required and any costs incurred will be borne by the Applicant.

**For all companies please provide the following valid certified copy or original documents:**

- ☐ Certificate of Incorporation or equivalent constitutional document
- ☐ Change of name certificate (if applicable)
- ☐ Latest audited report and accounts (or written confirmation that none exist) which include details of ownership and controllers (i.e. controlling shareholders and directors), registered address and purpose of business
- ☐ Share register listing shareholders' names and addresses\*
- ☐ Directors register listing director's names and addresses
- ☐ Evidence that the company remains in good standing\*\*
- ☐ Memorandum and Articles of Association (for lending facilities only)
- ☐ Structure chart (if part of a multi layered structure)

\*Where a Trust is an owner please provide the Trust documentation – see below.

**For all Trusts/Foundations please provide the following valid certified copy or original documents:**

- ☐ Relevant extracts of the Trust Deed/Foundation Charter containing the
  - Name of the Trust/Foundation
  - Purpose and Constitution of the Trust/Foundation
  - If Trust: Name of the Settlor, Named Beneficiaries (whether vested or not) and Protector
  - If Foundation: Name of Founder, Named Beneficiaries and any default recipients (whether vested or not) and any Enforcer/Guardian
  - Empowerment of the Trustees/Councillors to sign on behalf of the Trust/Foundation and open the Account
- ☐ Declaration of Trust or equivalent (where applicable)
- ☐ Deeds of Retirement and Appointment (where applicable)

\*\*For companies established in jurisdictions with public domain information, a print from the public register will suffice. If information is not in the public domain, a certificate of good standing from the registration agent or lawyer will be required.

# Customer due diligence requirements – Section 6

## **Beneficial Owners and Controllers (excluding those working for the Trust and Corporate Service Provider whose verification documentation need only be provided once at the outset of the relationship and whenever these change)**

For each of the named individuals, please ensure that you have enclosed two documents (please tick to confirm)

☐ 1 document from List 1 below; and

☐ 1 document from List 2 below.

### **List 1: Proof of name**

**Please provide one of the following original documents for each named above to prove their identity. The name(s) on the documents must match the name(s) on the application form.**

☐ **Originally certified** copy of unexpired passport clearly showing a photograph, number, name and signature, date and place of birth and the expiry date.

☐ **Originally certified** copy of unexpired National Identity Card clearly showing a photograph, number, name and signature, date of birth and the expiry date.

### **List 2: Proof of residential address**

**Please provide one of the following documents for each named above to prove their usual residential address.**

☐ An **original** or **originally certified** copy bank statement from a bank in a low risk country listed on page 17 or the Trust and Corporate Service Provider; this must not be older than three months from date of receipt and should show at least one month's current account activity. The statement should be a current account, and not a savings account.

☐ An **original** or **originally certified** copy of a credit card statement from a reputable lender in a low risk country listed on page 17 or the Trust and Corporate Service Provider; this must not be older than three months from date of receipt and should show at least one month's account activity.

☐ An **original** or **originally certified** copy of a utility bill, such as gas, water, electricity, telephone (mobile phone bills are not acceptable) which must not be older than three months from date of receipt.

### **PO Box addresses**

Documents confirming an address that list a PO Box should show a supply address for service or evidence linking the PO Box to the residential address given. Alternatively you may provide us with an original or originally certified letter from a director or officer of a reputable overseas employer that confirms the principal private residence at the stated address (or provides detailed directions to locate the stated address); or an original or originally certified letter of introduction from a regulated financial services business operating from a low risk country listed below confirming the stated address as the principal private residence.

### **Certification of personal documents**

For certifications to be effective the suitable certifier must be subject to professional rules of conduct. The certifier must be a person/organisation of reputable standing who is independent of the Applicant and who has no family connection with Applicant(s) wishing to open the Account.

A suitable certifier must clearly certify that:

- they have seen the original documentation which verifies identity and/or residential address;
- the copy of the document (which they certify) is a complete and accurate copy of that original; and
- where the documentation is to be used to verify the identity of an individual and contains a photograph, the photograph contained in the document certified, bears a true likeness to the individual requesting certification, or use wording to the same effect

The certifier must also sign and date the copy document including their printed name, and provide adequate information so that they may be contacted in the event of a query.



# Customer due diligence requirements – Section 6

## Example of certification

"I certify that this is a complete and accurate copy of the original passport presented to me of [insert name of individual] whom I have met face to face and that the photograph bears a true likeness to the individual portrayed.

Printed name of certifier:

Signature of certifier:

Address of certifier:

Qualification/professional body of certifier:

Date:"

Contact details:

The following is a list of examples of suitable certifiers:

- member of the judiciary or senior civil servant;
- officer of embassy, consulate or high commission of the country or territory of issue of documentary evidence of identity;
- lawyer or notary public who is a member of a recognised professional body;
- actuary, accountant who is a member of a recognised professional body;
- a member of the Institute of Chartered Secretaries and Administrators;
- director or officer of a financial services business operating from a low risk country listed below or of a financial services business subject to group/parent policy where the Head Office is situated in a low risk country listed below;
- director or officer of the Regulated Trust and Corporate Service Provider whom we have risk assessed and determined to be an acceptable, suitable certifier.

**Note: we are unable to accept re-certified copies of certified copies unless the Trust and Corporate Service Provider is operating from an Acceptable country as amended from time to time and pre-agreed with Investec (see below).**

## Certification of company documents

Corporate documents may only be certified by the company secretary, director, manager or equivalent officer in the form stated above.

## Guarantors

Any party providing a guarantee as collateral to a loan account will be required to be subject to the same level of anti-money laundering checks as the Account Holder.

## Acceptable countries

Australia	France	Jersey	Singapore
Austria	Germany	Latvia	South Africa
Belgium	Gibraltar	Liechtenstein	Spain
Bulgaria	Greece	Lithuania	Sweden
Canada	Guernsey	Luxembourg	Switzerland
Cayman Islands	Hong Kong	Malta	UK
Cyprus (South)	Ireland	Netherlands	USA
Denmark	Isle of Man	New Zealand	
Estonia	Italy	Norway	
Finland	Japan	Portugal	

# Notes and guidance – Section 7

These notes and the definitions below are intended to assist the Trust and Corporate Service Provider in completing the required forms and to enable greater consistency to be achieved.

<b>Associated Accounts</b>	Refers to an Account held with Investec where any of the individuals named are connected with an Account in the same group or structure.
<b>Bearer shares</b>	Investec will not accept an Entity/Customer application which has bearer shares issued anywhere within its structure.
<b>Beneficial Owners, Controllers and Key Principals</b>	As defined in Sections 4(3) and 22 of Schedule 3 of the Criminal Justice (Proceeds of Crime) (Bailiwick of Guernsey) Law 1999.
<b>Domestic, Foreign and International Organisation</b>	As defined in Sections 5(4), 5(5) and 5(5A) of Schedule 3 of the Criminal Justice (Proceeds of Crime) (Bailiwick of Guernsey) Law 1999.
<b>Politically Exposed Person (PEP) (including close associates and family members)</b>	
<b>GIIN</b>	To the extent that an entity has registered with the US Internal Revenue Service it will have a Global Intermediary Identification Number issued by IRS. This applies only to Financial Institutions and Direct Reporting NFFEs (Non-Financial Foreign Entities).
<b>High Profile Individual/ Commercially Exposed Person</b>	<p>High Profile Individuals (HPIs) and Commercially Exposed Persons are persons who have a high exposure to public scrutiny, predominantly via media exposure.</p> <p>Individuals assessed as being an HPI have the potential to increase Investec's reputational risk in the event of adverse or unfavourable media, particularly where the individual is in a role with public expectation of high moral, ethical and professional standards.</p> <p>HPIs include:</p> <ul style="list-style-type: none"><li>• an individual who may be regarded as a Commercially Exposed Person because of their position as a senior executive of a well-known commercial enterprise;</li><li>• an individual with a high profile in the community/world who may be able to influence public opinion or currently occupies or previously occupied, or are actively being considered for a senior public position not covered under the PEP definition.</li></ul> <p>Although not necessarily exposed to corruption in the same way as a PEP, a high profile person and commercially sensitive individuals may still pose a significant threat to the reputation of both Investec and the Islands through poor publicity, media attention or allegations of corruption. Examples will include well known sports personalities and celebrities.</p>
<b>High risk country or jurisdiction</b>	<p>A country may be considered to be high risk where it:</p> <ul style="list-style-type: none"><li>• is generally considered to be "un-cooperative" in the fight against money laundering and terrorist financing;</li><li>• has inadequate safeguards in place against money laundering or terrorism;</li><li>• has high levels of organised crime;</li><li>• has strong links (such as funding or other support) with terrorist activities;</li><li>• is vulnerable to corruption; or bribery scoring 30 or lower on the Transparency International Corruption Index;</li></ul> <p>or</p> <ul style="list-style-type: none"><li>• is the subject of UN or EU sanctions measures;</li></ul> <p>having regard to objective data available from the Guernsey Financial Services Commission, the IMF, FATF, World Bank, the Egmont Group, US Department of State (International Narcotics Control Strategy Report), US Office of Foreign Assets Control, and Transparency International (Corruption Perception Index).</p> <p>Investec's list of high risk countries and jurisdictions are set out in its Sensitive Country and Sensitive Business Activities List as amended from time to time.</p>

# Notes and guidance – Section 7

## Investec

Investec Bank (Channel Islands) Limited is part of Investec Private Banking and a wholly owned subsidiary of Investec Bank plc. This document is distributed by Investec Bank (Channel Islands) Limited which is licensed in Guernsey by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, as amended, and the Protection of Investors (Bailiwick of Guernsey) Law, 1987, as amended, to carry on banking and investment business. Registered Address: Glatigny Court, Glatigny Esplanade, St Peter Port, Guernsey, GY1 1WR. Registered Number: 5845. The Jersey Branch of Investec Bank (Channel Islands) Limited is regulated by the Jersey Financial Services Commission to carry on deposit taking business under the Banking Business (Jersey) Law 1991, as amended. The Jersey Branch registered address is One The Esplanade, St Helier, Jersey, JE2 3QA. The Isle of Man Representative Office of Investec Bank (Channel Islands) Limited is regulated by the Isle of Man Financial Services Authority. The Isle of Man Representative Office's place of business address is Second Floor, The Old Courthouse, Athol Street, Douglas, Isle of Man, IM1 1LD.

## Material Changes

- (a) Additions, removals or changes to existing Beneficial Owners, Controllers or Key Principals
- (b) Change of any data with regard to existing Beneficial Owners and Controllers and Key Principals
- (c) Beneficial Owners and Controllers who become PEPs, Commercially Exposed Persons, subject to sanctions or material adverse information
- (d) Non vested beneficiary becomes vested
- (e) Material change in source of funds – complete change in how the relationship is funded
- (f) Previously unidentified source of wealth of the economic contributor which impacts the risk of the client
- (g) Material change in assets i.e. different asset class altogether
- (h) Change of domicile of a company
- (i) Appointment of a different service provider or 3rd party directors or signatories
- (j) identification of adverse information, even if not considered material to impact appetite to retain the Entity/Customer

## Role

This might include, for example, a **Beneficial Owner, a shareholder owning 25% or more (including voting rights), named beneficiary (whether vested or non vested), settlor, partner, director, protector, founder, member, guarantor, etc.**

## Sanctions

A sanction is a measure imposed by a government or intergovernmental organisation (e.g. the United Nations), using laws and regulations to apply restrictive measures against a country, regime, individual, entity, industry or type of activity believed to be violating international law. Sanctions could include one or more of the following:

- (a) the freezing of funds;
- (b) the withdrawal of financial services;
- (c) a ban or restriction on trade;
- (d) a ban or restriction on travel; or
- (e) suspension from international organisations.

It is prohibited for Investec to provide any product or service or to facilitate any transaction or payment which contravenes Guernsey, UK, EU, US or UN sanctions.

# Notes and guidance – Section 7

## Section 5 (1) and 5 (2) of Schedule 3 of the Criminal Justice (Proceeds of Crime) (Bailiwick of Guernsey) Law, 1999

5. (1) Where a specified business is required to carry out customer due diligence, it must also carry out enhanced customer due diligence in relation to high risk business relationships and occasional transactions, including, without limitation –
- (a) a business relationship or occasional transaction in which the customer or any beneficial owner is a foreign politically exposed person,
  - (b) where the specified business is a financial services business, a business relationship which is -
    - (i) a correspondent banking relationship, or
    - (ii) similar to such a relationship in that it involves the provision of services, which themselves amount to financial services business or facilitate the carrying on of such business, by one financial services business to another,
  - (c) a business relationship or an occasional transaction -
    - (i) where the customer or beneficial owner has a relevant connection with a country or territory that –
      - A. provides funding or support for terrorist activities, or does not apply (or insufficiently applies) the Financial Action Task Force Recommendations, or Appendix G – Page 272
      - B. is a country otherwise identified by the Financial Action Task Force as a country for which such measures are appropriate,
    - (ii) which the specified business considers to be a high risk relationship, taking into account any notices, instructions or warnings issued from time to time by the Commission and having regard to the NRA,
  - (d) a business relationship or an occasional transaction which has been assessed as a high risk relationship, and
  - (e) a business relationship or an occasional transaction in which the customer, the beneficial owner of the customer, or any other legal person in the ownership or control structure of the customer, is a legal person that has bearer shares or bearer warrants.
5. (2) A specified business must also carry out enhanced measures in relation to business relationships and occasional transactions, whether otherwise high risk or not, which involve or are in relation to –
- (a) a customer who is not resident in the Bailiwick,
  - (b) the provision of private banking services,
  - (c) a customer which is a legal person or legal arrangement used for personal asset holding purposes, or
  - (d) a customer which is –
    - (i) a legal person with nominee shareholders, or
    - (ii) owned by a legal person with nominee shareholders

### Signature

This Designated Account Application Form may **only** be signed and initialled (where appropriate) by an officer of the Trust and Corporate Service Provider authorised to do so on the Trust and Corporate Service Provider's current mandate/authorised signature list.

### Source of funds

As defined in the GFSC Handbook Chapter 8, Section 8.3.19.

### Source of wealth

Source of wealth describes the historic and current activities which have generated the **total net worth** of a person as defined in the GFSC Handbook, Chapter 8, Section 8.3.19.

Information concerning the **geographical sphere** of the activities that have generated a customer's wealth may also be relevant. Where this emanates from a high risk jurisdiction you must include this information.

Bland statements are **not acceptable**, such as 'life time savings'; fuller descriptions, such as 'life time savings of settlor who was a doctor', will be required.

**This section must be completed in all cases.**

### Trading

Implies commercial activity which may include a business, invoicing or re-invoicing operations. For clarity, a "trading company" does not include a personal service/employment company.

**Please refer to your Investec Relationship Manager should you have any doubt or queries about completing the Designated Account Application Form.**

# Guidance notes for the purposes of International Tax Information Exchange

These guidance notes are intended to assist you in completing this application form. The tax regulations involved here are very complex and these guidance notes are not exhaustive. We strongly recommend you seek the assistance of a professional tax advisor when completing this application form.

The US government has introduced tax regulations aimed at combating tax evasion by US tax residents using foreign Accounts (commonly known as the 'FATCA Regulations'). The Crown Dependencies of Guernsey, Jersey and the Isle of Man have entered into agreements with the US to enable FATCA to be implemented. You can find the Intergovernmental agreements between the Channel Islands and the US on the Treasury website at the following address, <https://www.treasury.gov/resource-center/tax-policy/treaties/pages/FATCA.aspx>.

The OECD Common Reporting Standards (CRS) tax information exchange regime has been implemented with a large number of countries. You can find additional guidance in relation to CRS at the following address: <http://www.oecd.org/tax/automatic-exchange/>

The information in these Guidance Notes is subject to change, as and when tax regulations and/or guidance notes are updated.

Please tick the relevant FATCA **and** CRS classification for the entity. Your tax advisor can explain what these categories mean, and further information is available in the FATCA Guidance and the Crown Dependencies Guidance on the HMRC website or States of Guernsey website.

Within this form we have used the following categories:

## FATCA

### Registered deemed compliant FFI

#### (Foreign Financial Institution)

Includes a sponsored investment entity, restricted funds, financial institutions with only a local client base, qualified investment vehicles and other forms of registered deemed compliant institution.

**Participating FFI/Model 1 or 2 IGA FFI** Where the entity has been issued with its own Global Intermediary Identification Number ("GIIN").

#### Sponsored FFI

Where a Financial Institution (FI) has entered into a sponsoring agreement with another FI who will fulfil the sponsored entities reporting and due diligence requirements under the regime.

#### Sponsored investment entities

Please provide both the sponsored and sponsoring entities GIIN.

#### Certified deemed compliant FFI

Includes a sponsored closely held investment vehicle, FFI with only low value Accounts, advisory only investment managers and advisors and any other entity included in Annex II of the relevant IGA.

#### Active NFFE

Active Non-Financial Foreign Entity such as an asset holding company where less than 50% of the entity's income is from Passive sources, such as investment income, rents and interest.

#### Passive NFFE

Passive Non-Financial Foreign Entity such as a property holding company where more than 50% of the entity's income is derived from passive sources such as rent from property.

#### Direct Reporting NFFE

Direct Reporting Non-Financial Foreign Entity which has chosen to register with the IRS in its own right in order to complete its own reporting in respect of FATCA and has been issued with a GIIN.

#### Non-participating FFI

Includes any entity that is not compliant under FATCA, is not registered with the IRS as an FFI or does not have an alternative FATCA compliant status such as a Trustee Documented Trust or Sponsored Closely Held Investment Vehicle. Please note if your entity is resident in a country that has entered into a Model 1 or Model 2 IGA with the United States there is no ability to classify the entity as a non-participating FFI. In addition Investec Bank (Channel Islands) Limited is unable to offer banking services to non-participating FFIs.

#### Exempt Beneficial Owner

Includes exempt retirement plans such as Sec 157A RATS and not for profit organisations such as registered charities.

# Guidance notes for the purposes of International Tax Information Exchange

## CRS

### Reporting Financial Institution

The term "Financial Institution" means a "Custodial Institution", a "Depository Institution", an "Investment Entity", or a "Specified Insurance Company". Please see the relevant domestic guidance and the CRS for further classification definitions that apply to Financial Institutions.

### Non-Reporting Financial Institution

A Non-Reporting Financial Institution" means any Financial Institution that is:

- a Governmental Entity, International Organisation or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a Specified Insurance Company, Custodial Institution, or Depository Institution;
- a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; a Pension Fund of a Governmental Entity, International Organisation or Central Bank; or a Qualified Credit Card Issuer;
- an Exempt Collective Investment Vehicle; or
- a Trustee-Documented Trust: a trust where the trustee of the trust is a Reporting Financial Institution and reports all information required to be reported with respect to all Reportable Accounts of the trust;
- any other defined in a countries domestic law as a Non-Reporting Financial Institution.

### NFE

An NFE is any Entity that is not a Financial Institution.

### Passive NFE

Under the CRS a "Passive NFE" means any:

- (i) NFE that is not an Active NFE; and
- (ii) Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution.

### Active NFE

An NFE is an Active NFE if it meets any of the criteria listed below. In summary, those criteria refer to:

- active NFEs by reason of income and assets;
- Governmental Entities, International Organisations, Central Banks, or their wholly owned Entities;
- holding NFEs that are members of a nonfinancial group;
- start-up NFEs;
- NFEs that are liquidating or emerging from bankruptcy;
- treasury centres that are members of a nonfinancial group; or
- non-profit NFEs.

### Active NFE Publicly Traded

Where its stock is regularly traded on an established securities exchange.

# Guidance notes for the purposes of International Tax Information Exchange

## **For Passive NFFEs and NFEs only**

Please note if the entity meets the definition to be treated as a Passive NFFE/NFE under the regulations, Investec will be responsible for reporting information about the controlling persons behind the Account. We would therefore ask that you consider carefully if this method of reporting is appropriate or whether it would be better served by being a Direct Reporting NFFE for FATCA or treated as an FFI under the regulations, meaning that you would be responsible for reporting information relevant to your entity. Should your entity be classified as a Passive NFFE/NFE please indicate in section 2, your organisation's owners and controllers as well as their tax status. To assist you, we set out below who these people are likely to be, based on the different types of organisations we usually deal with.

If your organisation is a limited company (including a charitable company) we need information about:

- anyone who owns 25% or more of the company, or who has 25% or more of the voting rights in the company
- where the company is owned by another organisation, any individuals who are the ultimate beneficial owners of the company

If your organisation is a limited liability partnership (LLP), we need information about:

- anyone who owns 25% or more of the LLP or who has 25% or more of the voting rights in the LLP
- where the LLP is owned by another organisation, any individuals who are the ultimate beneficial owners of the LLP

If your organisation is a limited partnership, we need information about:

- anyone who owns 25% or more of the partnership
- where the partnership is owned by another organisation, any individuals who are the ultimate beneficial owners of the partnership
- the general partners

If your organisation is another type of corporate body, we need information about:

- anyone who owns 25% or more of the organisation
- where your organisation is owned by another organisation, any individuals who are the ultimate beneficial owners of your organisation.

## **Controlling Persons**

Under CRS there is a specific requirement that, where an entity is determined to be a controlling person of a Passive NFE, the entity must be looked through in order to determine who the underlying individual controlling persons are. As per the Standard the term 'Controlling Persons' means the natural person(s) who exercise control over an entity. In the case of a trust such term means the settlor(s), the trustee(s), the protector(s), the beneficiary(ies) or classes of beneficiary(ies) and any other natural person(s) exercising ultimate, effective control over the trust. In the case of a legal arrangement other than a trust such term means persons in equivalent or similar positions. The term 'Controlling Persons' must be interpreted in a manner consistent with the Financial Action Task Force Recommendations.

# Investec Bank (Channel Islands) Limited

## Data Protection Notice

Investec Bank (Channel Islands) Limited (“we”, “us”, “our”) is committed to protecting the privacy and security of your personal data. We operate across the Channel Islands and also have a representative office in the Isle of Man. This Notice aims to give you information on how your personal data (i.e., information which directly or indirectly identifies you) are processed by us. For the purposes of the European data privacy laws (including the ‘General Data Protection Regulation’ (GDPR) and all legislation implementing GDPR equivalent provisions in the Bailiwick of Guernsey, Jersey and the Isle of Man (together, the **“Applicable Data Protection Laws”**), we are the Data Controller. This means that we are primarily responsible for making determinations about how and why we process your personal data.

### Collecting your personal data

We may collect the following categories of personal data, including, without limitation:

- all personal data provided by you to us, such as:
  - name and contact details
  - nationality and national identity number(s)
  - identification documentation (including, for example, a copy of your passport)
  - tax status and tax identification number
  - employment history, income and source of wealth (for example properties that you own)
  - bank Account details and/or Account balance information including Account activity and history
- information (such as those categories of personal data described above) received from another person, for example, if a person applies for a joint Account with you, they may share your personal data with us or if you are a stakeholder in or manager of a business, and the business applies for products or services or enters into an agreement or interacts with us, we may obtain personal data about you to carry out checks against the business
- where permitted, information received from third parties acting on our behalf such as credit reference agencies, fraud prevention agencies and from other public sources (such as an electoral register)
- information about you that we may monitor and/or record from your telephone calls and electronic communications and electronic transactions
- information which we collect from you when you download our mobile app to access our services.

In limited cases, we may also collect “special categories” of data. Our money laundering, sanctions, financial crime and fraud prevention checks sometimes result in us obtaining information about actual or alleged criminal convictions and offences, as well as (for example) information relating to a person’s ethnicity, political opinions or religious beliefs. To the extent that we process such data, we will ensure that we have a lawful basis for processing. This may either be because we are required to comply with a legal obligation imposed by enactment or are otherwise authorised by law, in particular circumstances because the processing is justified as being in the public interest, or, in limited circumstances, because we have obtained your prior explicit consent. Where we have relied on your consent, you have a right to withdraw that consent at any time.



# Investec Bank (Channel Islands) Limited

## Data Protection Notice

### How we will use your personal data

We will use your personal data for:

- i. the provision of products and/or services requested by you
- ii. managing your Accounts
- iii. making credit decisions (where applicable)
- iv. detecting and preventing financial crime such as fraud, money laundering, terrorist financing, bribery, corruption, tax evasion and to prevent the provision of financial and other services to persons who may be subject to economic or trade sanctions, on an ongoing basis ("**Regulatory Assessments**")
- v. statistical analysis, market research and assessment
- vi. retaining your personal data processed as part of our Regulatory Assessments for future services entered into by you
- vii. to monitor and record calls and electronic communications for:
  - a. investigating, preventing, detecting and prosecuting financial crime
  - b. enforcing and defending our and our affiliates' rights, either ourselves, or through third parties
  - c. quality, business analysis, training and related purposes
- viii. conducting direct marketing as described under heading 'Marketing' below
- ix. otherwise as necessary to comply with applicable laws, regulations or codes of practice.

The provision of personal data by you may be necessary in order for us, and other third parties to which personal data are disclosed, to comply with our legal and regulatory obligations or for the performance of any contractual relationship with you or, for any other purposes, where it is in our legitimate interests to process such information (such as those described under paragraphs (i) (to the extent not covered by contractual obligation), (iii), (v), (vi), (vii)(c) and (viii) above).

We do not intend to make any decisions about you based on automated processing of personal data.

### How we will disclose your personal data

We may disclose certain personal data:

- to other affiliates in the Investec Group. Investec Group consists of Investec Bank plc (a company registered in the UK) and Investec Limited (a company registered in South Africa) and any of their direct or indirect subsidiaries and/or holding companies
  - to our professional advisors, receivers and administrators
  - (where applicable), and service providers (including, information technology systems providers)
  - to courts, governmental and non-governmental regulators and ombudsmen
  - to law enforcement agencies
  - to relevant tax authorities
  - to credit reference agencies who may use it to perform credit reporting and affordability checks for us and to verify your data, like identity (e.g. age and residence), and to prevent and detect criminal activity, fraud and money laundering
  - to fraud prevention agencies, who will use it to prevent financial crime such as fraud and money-laundering and to verify your identity. If financial crime is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be viewed at: [https://www.investec.com/en\\_gb/legal/UK/fraud-prevention-notice.html](https://www.investec.com/en_gb/legal/UK/fraud-prevention-notice.html)
  - to any third party that acquires, or is interested in acquiring, all or part of our assets or shares, or that succeeds us in carrying on all or a part of its business, whether by merger, acquisition, reorganisation or otherwise
  - as required or permitted by law
  - to an introducer where you have been introduced to us (for example an independent financial adviser). We will inform the introducer of the outcome of the enquiry including whether we have agreed to provide you with the relevant product or service,
- (together, each of the bullet points above are referred to as "**Recipients**").

# Investec Bank (Channel Islands) Limited

## Data Protection Notice

### Transfer of personal data outside the European Economic Area ("EEA"), the Bailiwick of Guernsey and the Bailiwick of Jersey

We may transfer your personal data to the Recipients (including affiliates in the Investec Group) located in countries outside of the Bailiwick of Guernsey, Jersey and the Isle of Man (each of whom are subject to an adequacy decision) or the EEA which may not have data privacy laws equivalent to those in the EEA. In those instances, we will take all necessary steps to protect your personal data in accordance with Applicable Data Protection Laws. For more information about how we transfer personal data, please contact our Data Protection Officer, whose details are described below under the heading 'Enquiries, Requests or Concerns'.

### Your rights

Under Applicable Data Protection Laws, you may have a right (in certain circumstances):

- to request access to and rectification or erasure of your personal data
- to restrict or to object to the processing of your personal data
- to data portability (i.e. to request the transfer of personal data from one data controller to another in certain circumstances).

If you wish to exercise any of these rights you should contact our Data Protection Officer, whose details are described below under the heading 'Enquiries, Requests or Concerns'.

You also have the right to lodge a complaint about the processing of your personal data with your local data protection authority if you consider that the processing of your personal data carried out by us or our affiliates, infringes Applicable Data Protection Laws. The relevant data protection authorities in the Channel Islands and the Isle of Man are set out below:

The Office of the Data Protection Authority in Guernsey: Web: <https://odpa.gg>

The Office of the Information Commissioner in Jersey: Web: <https://www.oicjersey.org>

The Information Commissioner in the Isle of Man: Web: <https://www.inforights.im/>

### Marketing

We may contact you periodically to provide information regarding events, products, services and content that may be of interest to you and to invite you to participate in market research. If Applicable Data Protection Laws requires that we receive your consent before we send you certain types of marketing communications, we will only send you those types of communications after receiving your consent.

If you wish to stop receiving marketing or market research communications from us, you can click on the unsubscribe link in the marketing communication or contact the Data Protection Officer as described below.

### Security and data retention

We will take steps to protect your personal data against loss or theft, as well as from unauthorised access, disclosure, copying, use or modification, regardless of the format in which it is held. Subject at all times to applicable laws, we will retain your personal data for a minimum period of 10 years from the end of our relationship with you.

### Changes to this Data Protection Notice

We may revise or supplement our Data Protection Notice from time to time to reflect for example, any changes in our business, law, markets, and the introduction of any new technology. We will publish the updated Data Protection Notice on our website at

<https://www.investec.com/ibci-dataprotection> and is available on request.

### Enquiries, requests or concerns

All enquiries, requests or concerns regarding this Notice or relating to the processing of personal data, should be sent to the Data Protection Officer at Investec Bank (Channel Islands) Limited, Gategny Court, Gategny Esplanade, St Peter Port, Guernsey, GY1 3LP, Channel Islands or by email to [dataprotection@investec-ci.com](mailto:dataprotection@investec-ci.com)

This Notice was last updated on 2 September 2019.

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## Banking | Lending

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