

SOURCE OF FUNDS / WEALTH DECLARATION

In order to comply with our regulatory obligations we are obliged to obtain information about our customers source of funds and source of wealth. Information is required for those providing funds or assets to a structure or in some cases for an occasional transaction. In certain circumstances we will also require documentary evidence*. Please avoid generic responses such as 'employment' or 'inheritance'.

Full Name:	
Value of transaction or funds/assets being transferred to establish the relationship:	
Nature of transaction or relationship:	

SECTION A: SOURCE OF FUNDS

Your source of funds can be described as the specific activity which has generated the funds to establish the business relationship or to undertake a transaction. For example: receipt of a redundancy payment, sale of an asset, divorce settlement or inheritance.

Please describe fully below the source of funds:

Full relevant details must be provided. Example sources of funds together with the details required to be provided are shown on Appendix 1. Please provide an additional sheet if required.

SECTION B: SOURCE OF WEALTH

Your source of wealth can be described as the activities which have generated your **overall** wealth and are distinct from your source of funds. Your overall wealth may have been accumulated from a number of different sources over a period of time and **full** details must be provided to avoid any delay in processing your application.

For example:	Family Inheritance:	Provide names, relationships, dates, jurisdiction of probate and amount.
	Entrepreneurial:	Provide full details of companies, business activities, place(s) of business, website addresses and details of return on investment
	Employment:	Provide details of employer, positions held, details of salary and bonuses

Please describe below your total wealth and the source of your wealth:

Full relevant details must be provided. Example source of wealth situations, together with the details required to be provided, are shown on Appendix 1. Please provide an additional sheet if required.

SECTION C: *DOCUMENTARY EVIDENCE OF SOURCE OF FUNDS/SOURCE OF WEALTH

In certain circumstances, to meet our regulatory obligations, we are required to obtain documentary evidence to verify source of funds and source of wealth.

It is not possible to describe all situations where we will require documentary evidence, however we are able to indicate those situations where documentary evidence will definitely be required, and have provided details below:-

- 1. If you are (or have ever been) a Politically Exposed Person 'PEP' (or a close family member to a PEP)
- 2. If you are resident in a country, have a passport issued by a country or your source of funds or wealth arises from a county detailed on Appendix 2, then documentary evidence must be provided.

Examples of documentary evidence likely to be accepted is provided on Appendix 1. However, we reserve the right to request additional information upon review of the documentation provided.

Please indicate here if you have attached documentary evidence, (and the reason why):-

Source of Funds	<input type="checkbox"/>	PEP	<input type="checkbox"/>
Source of Wealth	<input type="checkbox"/>	Jurisdictional	<input type="checkbox"/>

Should you wish to confirm prior to submission of your completed Declaration, if documentary evidence of source of funds/source of wealth is required, please contact your client director.

If you are unable to provide documentary evidence please contact us prior to sending in the completed Declaration.

SECTION D: ADDITIONAL TRANSACTIONS

Please note that should additional funds or assets be received into a structure information concerning (and possibly documentary evidence) of source of funds will be required.

SECTION E: CERTIFIED DOCUMENTATION

Please note that copy documentation provided to support source of funds and source of wealth must be properly certified in accordance with our certification requirements. Improperly certified documentation could lead to delays.

SECTION F: THIRD PARTY COMPLETION

Please confirm the name and capacity of the person who completed the form on your behalf (if applicable)

Name..... Capacity.....

DECLARATION

I declare that the information provided is, to the best of my knowledge and belief, accurate and complete.

I waive any protection under client confidentiality and applicable data protection legislation to the extent necessary for the reporting required to the applicable authorities.

If I did not complete this form, I hereby confirm that the individual who completed the form on my behalf was in possession of sufficient information to allow for its proper completion.

Signature:

Name:

Date:

Please see our Terms and Conditions and our Privacy Notice

APPENDIX 1

For Office Use Only:
Rationale for acceptance:

Compliance..... Date.....
Director..... Date.....

MATRIX – EXAMPLES OF ACCEPTABLE DETAILS AND DOCUMENTARY EVIDENCE TO SUPPORT DECLARATION OF SOURCE OF FUNDS AND SOURCE OF WEALTH

1	2	3
Categories	Details Required	Additional Documents
Savings from employment income	Annual income and bonuses this year and last year Nature of employer's business Employer's name and address if appropriate	employer of income and bonuses for the last 2 years, or bank statements that clearly show receipt of the most recent 3 months regular salary payments from the named employer or latest accounts if self employed.
Maturing investments or encashment claim	Amount received From which company Date received How long held	Letter/contract note from previous investment company giving notification of proceeds of maturing investment or claim.
Share sale	Description of shares/funds How sold (i.e. through stockbroker or bank etc.) and name/address Date of sale How long each investment held	Legal sale document, i.e. contract note.
Property sale	Sale value of property sold Full address of property sold How sold (i.e. through agent, by auction, private sale, including name/address) Date of sale	Signed letter from solicitor or completed sale contract.
Company sale or sale of an interest in a company	Name and address of company Total sale price Applicant's share Nature of business Date of	Signed letter from solicitor or signed letter from regulated accountant or copy of contract of sale and sight of investment funds on bank statement.
Inheritance	Total amount received Name of benefactor Relationship to benefactor Date received	Grant of probate (with a copy of the will) which must include the value of the estate or bank statements or solicitor's letter.
Loan	Amount of loan Purpose of loan Name and address of lender Date of loan	Loan agreement or recent loan statements.
Gift	Total amount Details of benefactor Reason for gift Relationship to benefactor Source of donated funds	Letter from donor confirming details of gift and acknowledging the source of the donated funds. Based on the source of wealth specified the donor needs to provide supporting documentation as per the provisions in this matrix.
Company profits	accountant giving details of company profits over the last 2 years	
Other income sources	Nature of income Amount Date received Received from whom	Appropriate supporting documentation or signed letter detailing funds from a regulated accountant.
Entrepreneurial (Active)	Company name Short description of business activities Place of business	Website address and latest accounts.
Entrepreneurial (Former)	Company name Short description of business activities Place of business Year and details of sale of business	

Please consider documentary evidence to support both your source of funds and independently source of wealth. See explanation provided on page 1.

APPENDIX 2
COUNTRY LIST -
DOCUMENTARY EVIDENCE OF SOURCE OF FUNDS AND SOURCE OF WEALTH IS REQUIRED

Afghanistan	Albania	Algeria	Angola	Antarctica	Armenia	Azerbaijan
Bahamas	Bangladesh	Belarus	Belize	Benin	Bolivia	Bosnia & Herzegovina
Burkina Faso	Burundi	Cambodia	Cameroon	Cape Verde	Central Africa Republic	Chad
China	Colombia	Comoros	Congo/Congo(DRO)	Cook Islands	Costa Rica	Cote D'Ivoire (Ivory Coast)
Cuba	Cyprus (northern)	Djibouti	Dominican Republic	Ecuador	Egypt	El Salvador
Equatorial Guinea	Eritrea	Ethiopia	French Polynesia	Gabon	Gambia	Ghana
Guatemala	Guinea	Guinea-Bissau	Haiti	Honduras	India	Iran (IRO)
Iraq	Israel	Jamaica	Kazakhstan	Kenya	Korea (DPRO)	Kosovo
Kyrgyzstan	Lao (PDR)	Lebanon	Liberia	Libyan Arab Jamahiriya	Macedonia (FYR)	Madagascar
Malawi	Mali	Mauritania	Mayotte	Mexico	Moldova	Montenegro
Morocco	Mozambique	Myanmar (Burma)	Nauru	Nepal	Nicaragua	Niger
Nigeria	Niue	Pakistan	Palestinian Territory	Panama	Papua New Guinea	Paraguay
Peru	Philippines	Russian Federation	Rwanda	Saint Helena	Saint Pierre and Miquelon	Samoa
Senegal	Serbia (RO)	Seychelles	Sierra Leone	Somalia	South Sudan	Sri Lanka
Sudan	Svalbard and Jan Mayen islands	Syrian Arab Republic	Tajikistan	Sudan	Thailand	Togo
Trinidad and Tobago	Tunisia	Turkmenistan	Turks and Caicos	Tuvalu	Uganda	Ukraine
Uzbekistan	Vanuatu	Venezuela	Vietnam	Western Sahara	Yemen	Zimbabwe