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2019 UPDATED REQUIREMENTS FOR COMPLETION OF KYC DOCUMENTS

We have to be exacting because the intake officer and compliance team are exacting, due to the nature of these transactions. The intake officer has a number of check boxes with which the Know Your Customer (KYC) documents must comply, in order for it to be passed for trading and contract issuing. These check boxes must all be checked and **if a single one is missed, the KYC will be rejected** and the Applicant will be required to provide updated KYC with the requested changes.

Please use the very best quality resolution scanner for each page... required so that the document can pass the **forensic software** that is used for checking that the KYC has not been fraudulently altered i.e. the original documentation has not been tampered with by cropping it or if cutting and pasting has been used within the document.

1. Header must be completed and must include Corporate Name (if applicable), Applicant's First and Last Name, Address, Telephone, Email, and Skype (if applicable).
2. KYC date has to be no more than 48 hrs old. It is recommended that Applicants date the KYC for the date they plan on submitting it.
3. All bullet points and boxes must be fully completed. If any question is asked within the KYC that is not applicable, **please write N/A - do not leave the space blank**.
4. The Passport and Utility bill and must be of the very **highest resolution**. We recommend using a Smart/ iPhone to take a picture (no shadows on the picture please) and not a scanner which has low resolution by comparison. Then imbed the Jpeg picture within the KYC Word document.
5. **TEAR SHEET (no older than 48 hrs...must be complete document, not redacted in any way)**. Tear Sheet must include Date, Name of Bank, Client Name or Account Number that matches the account number listed in the KYC, and Amount of Funds. Tear Sheet must be **signed by 2 bank officers**. We can work with most banks. This must be included IN the KYC PDF, **NOT** as a **separate** document. It is recommended that the Applicant print their Tear Sheet the SAME DAY they are submitting their application.

Note: Some of our Trade Platforms are in different time zones and the maximum they will accept is 72 hour old Tear Sheets.

6. Proof of address (as if you are opening a bank account) - Utility bill (Gas, Electric or local government tax) not older than 3 months, ideally the newer the better. Mobile phone accounts will not be accepted as proof of address.
7. If a translator is needed to be used then **please use an attorney as your translator**. Please also insert the passport (very high-quality JPEG picture) of the said attorney within the KYC document, directly under the translator's details. Please note the attorney must be part of a law firm of good standing. The Law Firm must have been operating for at least 5 years.

8. It is also imperative the main investor and translator have their own email, telephone, and Skype addresses inserted within the KYC document... broker info, "Mandate", Power of Attorney, or "Banking Advisor" info is not acceptable.

9. **WET BLUE INK** signatures only... Electronic signatures will get rejected. This means that the Applicant has to print out the completed KYC, hand sign and hand initial, where indicated, using a pen with blue ink, then color scan the document as a PDF.

10. Must have at least 1 Banker Business Card, preferably 2. Must be a high quality scan of a real, physical business card, NOT an online screenshot of an online business card.

11. In the Project Overview section, it helps if client has a paragraph briefly listing any economic or humanitarian projects that will be considered with this application.

12. CLIENT TRANSACTION CODE needs to be created. One simple method is the initials of the Applicant, the initials of the Seller Rep, the Currency type and amount, the initials of the bank, and the date the file is completed. For example: JD-FS-EURLIOM-HSBC-2019.01.15