

Know Your Client Questionnaire

Obligations to identify and “know our clients”

Objective

To adhere to the requirements of the Money Laundering/ Anti Money Laundering regulations, NDI Insurance & Reinsurance Brokers Ltd will ensure compliance with current regulation through its “due diligence and know your client” procedure. This will include:

- Obtaining sufficient information to identify all individuals and entities connected with the relationship
- Obtaining sufficient information to understand the nature and structure of the relationship
- Verifying the name and the permanent residential address of all individuals connected with the relationship
- Obtaining sufficient information from the applicant(s) to monitor the relationship for any unusual activity.

Note: An individual’s identity comprises of their name and any aliases used (including reasons for using aliases), permanent residential address (including postcode where applicable), date and place of birth, nationality and occupation.

For corporate entities, identity means the company, business or any trading names, the registered office, date and place of incorporation and any principal place of business. However, the identity of those persons who have ultimate control over the business and company assets and those who have a beneficial interest in the company also needs to be verified.

General Information

Company name: _____

Address: _____

Main contact name: _____

Job title of main contact: _____

Telephone number: _____

E-mail: _____

Website: _____

Information Required Under know Your Client/ Anti-Money Laundering Regulations

Please supply the documentation requested under the applicable section (1 to 3) below.

1. Mandatory requirements for an individual or individuals
 - One identification document for all individual clients.
 - At least two methods of verifying the permanent residential address (including postcode where applicable) of all individual clients.

Note: Separate means of verifying identity and address must be used (i.e. a document used to verify identity cannot be used to verify address and vice versa).

2. **Mandatory requirements for private corporate entities**
- One identification document for the beneficial owner, or each of the beneficial owners where more than one, and one identification document for the account signatory, or, if more than one, for each of at least two account signatories and, where different, two directors.
 - At least two methods of verifying the permanent residential address (including postcode where applicable) of the individuals as identified above.
 - The original or a certified copy of the company's Certificate of Incorporation.
 - For established companies, a copy of the latest report and accounts, if appropriate (audited where applicable).
 - The original or a certified copy of the company's Memorandum and Articles of Association or Constitution.
 - For regulated entities (e.g. insurance, financial, banking) please supply your regulatory reference number and the name of regulatory authority responsible.

Note: NDI Insurance & Reinsurance Brokers Ltd considers the undertaking of the periodic company searches to be part of our ongoing customer due diligence.

3. **Mandatory requirements for public corporate entities**
- The requirements are the same as for private corporate entities except that the beneficial owners need not be identified if:
- There are numerous shareholders, and
 - The entity is quoted on a recognized, designated or approved investment exchange or incorporated in a country with equivalent money laundering legislation, or a subsidiary of such a company or a member of a Recognized Investment Exchange.

Note: NDI Insurance & Reinsurance Brokers Ltd considers the undertaking of the periodic company searches to be part of our ongoing customer due diligence.

Acceptable types of identification documents

A legible certified copy of a valid identification document, showing at least a specimen signature and a photograph of the individual(s) connected with the application. Acceptable examples are:

- A current valid full passport.
- National ID Document.
- An Armed Forces ID card.
- A full driving license, which shows a photograph and a signature from a country or territory which is deemed to have equivalent anti-money laundering legislation. If the driving license does not bare a signature of the holder, the applicant must apply their signature to the copy of the document, which can then be certified.

Acceptable types of verification of address documents

Appropriate steps are required to verify the name and the address of all individuals connected with the application by at least one method.

Acceptable examples include certified copies of:

- A rates, council tax or utility bill.
- The most recent available bank account or mortgage statement, (this must be dated no more than six months prior to receipt of the application and must be from a recognized bank/ lender).
- A bank account statement.

Note: mobile telephone bills and non-bank store card statements are not acceptable.

Execution and Authorization

We warrant that the above information and documentation supplied is correct and that any changes will be notified immediately to NDI Insurance & Reinsurance Brokers Ltd in writing:

Signed for and on behalf of: _____

Name of authorized signatory: _____

Job title of authorized signatory: _____

Date: _____

For Official Use Only

Application successful: Yes/ No (delete as applicable)

If unsuccessful state reason(s): _____

Name of authorizing official: _____

Signature of authorizing official: _____

Date: _____