

Client Due Diligence and  
Certification Guidance

---

# INVESTEK BASKET COMPANIES

---



## Contents

- Certification Guidance ..... 2
- Natural Person (Individual) ..... 4
- Private Company ..... 6
- Limited Liability Company ..... 7
- FSB Regulated Entity ..... 8
- Listed Entity (On a GFSC Recognised Stock Exchange) ..... 9
- Trust ..... 10
- Pension Scheme / Employee Benefit Scheme ..... 11
- Public Body ..... 12
- Sovereign Wealth Fund ..... 13
- Foundation ..... 14



# INVESTEC BASKET COMPANIES

---

## Certification Guidance

### **How to certify copy documents**

Please note that ALL copy documents must be certified and dated as a true copy by a suitable certifier and an English language translation must be provided if the certification is in a foreign language.

### **Validation of Certifier**

Please note that Apex must validate each Certifier. It will be helpful for the Certifier to provide a copy of their validation or an eMail address of the organization to which they are a member.

### **Who can certify documents?**

The following is a list of acceptable persons able to certify evidence of identity as prescribed by applicable local Guernsey regulations:

- A registered **Lawyer** or notary public.
- An **Accountant** who is a member of a recognised professional body (i.e. chartered accountants) which can be independently verified.
- An **Embassy Consulate** or high commission of the country of issue of the document.
- A member of the **Judiciary** senior civil servant, or a serving police officer or customs officer.
- **Director**, manager, officer, company secretary, authorised signatory, or authorised person of a regulated financial institution operating in Guernsey, Jersey Isle of Man or in an equivalent jurisdiction (Appendix C business) in relation to FATF AML/CFT Standards.
- **A Company Secretary** who is a member of the Institute of Chartered Secretaries and Administrators.
- **Management of** a bank or similar financial institution operating in a jurisdiction which has adopted or is in compliance with the latest FAFT recommendations or comparable legislation is in place (usually in an Appendix C jurisdiction).
- An **Actuary**.

# INVESTEK BASKET COMPANIES

---

The certification of passports and any other government issued identification must contain the following wording in English:

***"I hereby certify this to be a true copy of the original document that I have seen and that the photograph therein is a true likeness of the person whom I have met".***

The certification of any other documents and/or documentary evidence of the current residential address must contain the following wording in English:

***"I hereby certify this to be a true copy of the original which I have seen".***

Important - The certifier must sign and date the copy documents, printing his/her full name in capitals and state his/her position/capacity and must also provide a contact address, telephone and email details.

**The Certifier must add the following details:-**

- Signature
- Print Name
- Position held
- Telephone Number
- Email Address
- Office stamp (as applicable)
- Notary Stamp (as applicable)

# INVESTEC BASKET COMPANIES

---

Natural Person (Individual)	
Document type	Required Documents
Proof of Identity (Pol)	<p>Document must be still valid:</p> <ul style="list-style-type: none"> <li>• Passport details page with Photo, or</li> <li>• Photographic Driving License</li> <li>• National Identity Card (photo)</li> <li>• Armed Forces ID card (photo)</li> <li>• Independent data sources</li> </ul>
Proof of Address (PoA)	<p>Document must be within 3 months of issue:</p> <ul style="list-style-type: none"> <li>• Utility/Credit/Bank statement - paper form or online (Service to an address, not a mobile)</li> <li>• Bank Statement, or</li> <li>• Official Correspondence from a Government department, or</li> <li>• Personal visit, or</li> <li>• Electoral Voters roll, or</li> <li>• Letter from APP C Business with which the individual has an existing Business relationship confirming residential address</li> <li>• Property Deed or Tenancy Agreement, or</li> <li>• Extract of Official, online Address (e.g., Government website/Telecom Directory site – URL/Website must be shown)</li> <li>• PO BOX addresses are not accepted.</li> </ul>
Source of Funds	<p>This pertains to the specific origin of the funds used for your investment and can be described as dividends from a business, salary from professional employment, profit from the sale of investments. Please provide as much detail as possible to identify and explain your source of funds.</p> <p>Examples below:</p> <ul style="list-style-type: none"> <li>- Dividends: Provide the name of the business, the period of time you have held the investment, the amount of your investment.</li> </ul>

# INVESTEK BASKET COMPANIES

---



	<p>- Employment: Provide the name of your employer, your position, and the duration of your employment as well as your annual salary.</p>
Source of Wealth	<p>This refers to the origin of your total wealth and can be described as the activities which have generated your <u>overall</u> wealth and are distinct from your source of funds. Your overall wealth may have been accumulated from several different sources over a period of time and full details must be provided.</p> <p>Examples below:</p> <ul style="list-style-type: none"><li>- Family Inheritance: Provide names, relationships, dates, jurisdiction of probate and amount.</li><li>- Entrepreneurial: Provide full details of companies, business activities, place(s) of business, website addresses and details of return on investment.</li><li>- Employment: Provide details of employer, positions held, details of salary and bonuses.</li></ul>

# INVESTEC BASKET COMPANIES

---

Private Company	
Document type	Required Documents
Authorised Signatory List	Document containing names, corresponding signatures, and signing authority of the persons authorised to act on behalf of the investing entity
Proof of existence	<ul style="list-style-type: none"> <li>• Certificate of Incorporation</li> <li>• Certificate of Incumbency</li> <li>• Registry print</li> <li>• Certificate of Good Standing</li> </ul>
Register of Directors	Certified Register of Directors
Register of Shareholders	Certified Register of Shareholders
Audited Accounts	Certified Audited Accounts
Constitutional Documentation	Certified Memorandum & Articles of Association, or Certificate of Incumbency (if not utilised already.)
Source of Funds	Refer to Source of Funds guidance within Natural Person table.
Source of Wealth	Refer to Source of Wealth guidance within Natural Person table.

# INVESTEK BASKET COMPANIES

---

Limited Liability Company	
Document type	Required Documents
Authorised Signatory List	Document containing names, corresponding signatures, and signing authority of the persons authorised to act on behalf of the investing entity
Proof of existence	Registration Certificate, Certificate of Incorporation or, Printout from an operating body confirming registration/incorporation and registered number, electronic sources.
Operating Agreement	Legal document outlining the ownership and any member duties, Partnership Agreement or Deed
Register of Members	Partnership agreement detailing members or, Print of the Register of members
Source of Funds	Refer to Source of Funds guidance within Natural Person table.
Source of Wealth	Refer to Source of Wealth guidance within Natural Person table.

# INVESTEK BASKET COMPANIES

---

FSB Regulated Entity	
Document type	Required Documents
Authorised Signatory List	Certified document containing names, corresponding signatures, and signing authority of the persons authorised to act on behalf of the investing entity.
Proof of Regulated status	Certified Certificate of confirmation document of regulated status, or Extract from the Regulators website (showing URL/Website).
Register of shareholders or members	Certified printout/copy of the register of members/shareholders.
Memorandum and articles of association	Certified copy of Mem and Arts or Articles of association.
Certificate of Incorporation	<ul style="list-style-type: none"> <li>• Certified Certificate of incorporation</li> <li>• Extract from the Website of the body which the profile is incorporated with (e.g., Companies House // ensure the URL/Website is shown for verification purposes)</li> </ul>

# INVESTEC BASKET COMPANIES

---



<b>Listed Entity (On a GFSC Recognised Stock Exchange)</b>	
<b>Document type</b>	<b>Required Documents</b>
Authorised Signatory List	Certified document containing names, corresponding signatures, and signing authority of the persons authorised to act on behalf of the investing entity.
Listed on a Recognised Stock exchange	<ul style="list-style-type: none"><li>• Certified Certificate of confirmation document of listing, or</li><li>• Extract from the Exchange Website</li></ul>
Source of Funds	Refer to Source of Funds guidance within Natural Person table.
Source of Wealth	Refer to Source of Wealth guidance within Natural Person table.

# INVESTEC BASKET COMPANIES

---



Trust	
Document type	Required Documents
Authorised Signatory List	Document containing names, corresponding signatures, and signing authority of the persons authorised to act on behalf of the investing entity
Trust Deed	<p>Certified extract or complete trust deed document, which must include:</p> <ul style="list-style-type: none"> <li>• Trustees Names</li> <li>• Settlor, enforcer, and Protector’s Names</li> <li>• Any named beneficiaries</li> <li>• Name of anyone holding Power of Attorney</li> <li>• Letter of wishes (High risk- Trustee confirmation /Assurance the contents of documents do not contain contradictory information to that already held.)</li> </ul> <p>In addition to the Trust Deed, the Trustees may provide a Trustee Letter of Confirmation of the above</p>
Audited Accounts if available	Certified copy of Audited accounts
Source of Funds	Refer to Source of Funds guidance within Natural Person table.
Source of Wealth	Refer to Source of Wealth guidance within Natural Person table.

# INVESTEC BASKET COMPANIES

---

Pension Scheme / Employee Benefit Scheme	
Document type	Required Documents
Authorised Signatory List	Document containing names, corresponding signatures, and signing authority of the persons authorised to act on behalf of the investing entity
Scheme Rules/ Pension Deed	Certified Extract of the Scheme rules/Trust Deed showing: <ul style="list-style-type: none"> <li>- Trustees' names</li> <li>- Details of the intended Beneficiaries</li> </ul>
	- Details of the scheme
Official Registration Document	A certified copy of a document confirming the scheme is registered with an official body, if applicable.
Source of Funds	Refer to Source of Funds guidance within Natural Person table.
Source of Wealth	Refer to Source of Wealth guidance within Natural Person table.

# INVESTEC BASKET COMPANIES

---



Public Body	
Document type	Required Documents
Authorised Signatory List	Document containing names, corresponding signatures, and signing authority of the persons authorised to act on behalf of the investing entity
Proof of Existence	<ul style="list-style-type: none"> <li>• Certified Official Document confirming the Existence of the Public body</li> <li>• Extract from a Government website providing</li> <li>• confirmation of the formation (showing URL/website) or electronic data sources</li> </ul>
Register of Directors	Certified Register of Directors
Source of Funds	Refer to Source of Funds guidance within Natural Person table.
Source of Wealth	Refer to Source of Wealth guidance within Natural Person table.

# INVESTEC BASKET COMPANIES

---



Sovereign Wealth Fund	
Document type	Required Documents
Authorised Signatory List	Document containing names, corresponding signatures, and signing authority of the persons authorised to act on behalf of the investing entity
Formation Documents	<ul style="list-style-type: none"> <li>• Certified constitutional document, or</li> <li>• Extract from Government website detailing Sovereign wealth fund</li> </ul>
If applicable Member of IFSWF	<ul style="list-style-type: none"> <li>• Online International Forum Sovereign Wealth Funds confirmation</li> </ul>
Register of Directors/ Natural Person holding Senior Manager Role	<ul style="list-style-type: none"> <li>• Certified Register of Directors</li> <li>• Confirmation of Senior Managers role – website print, other electronic sources</li> </ul>
Source of Funds	Refer to Source of Funds guidance within Natural Person table.
Source of Wealth	Refer to Source of Wealth guidance within Natural Person table.

# INVESTEC BASKET COMPANIES

---

Foundation	
Document type	Required Documents
Authorised Signatory List	Document containing names, corresponding signatures, and signing authority of the persons authorised to act on behalf of the investing entity
Formation Documents / Proof of existence	<ul style="list-style-type: none"> <li>• Certified constitutional document, or</li> <li>• Extract from the foundation website including any official registration details</li> <li>• Extract from Public body/Government website listing Foundation (Showing URL)</li> </ul>
List of Controllers – Founders, Councilors, Guardians, beneficial owners, persons exercising ultimate control	<ul style="list-style-type: none"> <li>• Persons owning &gt; 25%</li> <li>• Certified Foundation Charter</li> <li>• Certificate of registration</li> </ul>
	<ul style="list-style-type: none"> <li>• Council Resolution</li> <li>• Certified List of officials in control of the foundation (e.g. Board of Governors, Trustees,</li> <li>• Council Members)</li> </ul>
Source of Funds	Refer to Source of Funds guidance within Natural Person table.
Source of Wealth	Refer to Source of Wealth guidance within Natural Person table.