



Guidance Notes for Customer Identity

DUE DILIGENCE INFORMATION

It is a legal requirement that we must ascertain and record details of the identity of our customers and also where different, the details of the ultimate beneficiary for whom we are acting. To ease this process we provide proforma documentation that covers the confirmations required by law. This note gives guidance on completing our documentation.

THE SERVICES AGREEMENT

The Agreement serves as an engagement letter setting out the terms under which we agree to provide services.

First Schedule: This must be completed to give the full name and address of the customer.

Second Schedule: Our published fee scale will apply unless the nature of the work is such that we have agreed a different rate, in which we will write the agreed new rate into this schedule.

Date: Date the Agreement the date of signing.

Signature: The customer signature should be witnessed.

Sealed by Key: When this Agreement, together with the supporting documents are returned to us we will sign and seal it, and only from that time we will be able to commence providing the required services.

Note: Where the new customer is a company we will need a certified copy of the Board Resolution recording the decision to establish the service and identifying the persons authorised to enter into the Service Agreement with Key.

CUSTOMER IDENTITY DECLARATION

Complete this Form in full and note the supporting documents that must also be supplied. Include an extra page if an extended explanation of the source of wealth is appropriate.

BANK REFERENCE

Fill in the details of your Bank's name and address. Fill in your full name, address and date of birth.

Take the Form to your bank and sign it in their presence, with the request that the Bank should stamp the Form by way of verification and confirmation of your details and signature.

PROFESSIONAL REFERENCE

Give this proforma to your lawyer or accountant and ask them either to complete it and add the stamp of their firm, or transcribe it onto their firm's headed paper and in either case sign the statement. The professional supplying the reference may use their own wording so long as they cover the same areas of confirmation as detailed on our pro-forma and they may add any additional information that they believe would be relevant.

UTILITY BILL

The purpose of this requirement is for verification of your current permanent residential address. We are required to have an original not a copy. The item produced can be a telephone or electricity invoice (or similar) or an account statement from a recognised bank or credit card company. In each case, the item must show the customer name and address and must be less than three months old.

PASSPORT

Where a passport is produced at a meeting with Key Trust, we are able to certify a photocopy with the words "original seen". Otherwise the copy of the passport must be certified as a true copy by a person that the law defines as a suitable certifier, which includes:-

- a lawyer or notary public;
- an actuary;
- an accountant holding a recognised professional qualification; or
- a director, officer, or manager of a regulated financial services business operating in an equivalent jurisdiction;
- an embassy, consulate or high commission of the country of issue of documentary evidence of identity;
- a member of the judiciary, a senior civil servant, or a serving police or customs officer.

A suitable certifier will certify that he or she has seen original documentation, and that the copy document provided (which he or she certifies) is a complete and accurate copy of that original. The certifier will also sign and date the copy document, printing his or her name clearly in capitals underneath and indicate his or her position or capacity.