

1. Individuals:

1. Identification documents, e.g. certified true copy of ID or passport
2. Proof of address, e.g. a utility bill or state / municipal document showing the address, certified by an independent source (within last six months)
3. Bank statement (within last six months)
4. Declarations:
 - a. Own behalf declaration *
 - b. Proof on the source of funds and source of wealth *
 - c. Completed CRS/FATCA self-certification form *
 - d. Bank account to be in the name of the subscribing Individual

* a template will be provided by Apex.

2. Corporations/ Limited Liability Companies:

1. Certified true copy of the latest signature list on letterhead paper of the company or booklet
2. Identification documents of the signatories who sign the application form, e.g. certified true copy of ID or passport
3. List of directors on letterhead paper of the company
4. Certified true copies of the Directors' Ids
5. Certified true copy of the share register/register of members.
6. Confirmation of any shareholders (UBOs) owning (directly or indirectly) 25% or more of the Investor's shares or a principal having a dominant influence. Depending on the risk assessment, we may require additional information / documentation of shareholders below the 25% threshold.
 - a. Beneficial owner form signed by each BO(s) if many.
 - b. Certified true Copy of a valid ID of the Beneficial owner and proof of address
7. Certified true copy of the Organization chart of the Investor (structure chart / diagram) including the participation rate and/or voting rights of the shareholders and showing the Ultimate Beneficial Owners (UBOs) (dated and duly signed).
 - a. Should the private company be held by another company: corporate documentation of this entity and share register until UBO
8. Should the private company be held by a Trustee on behalf of a trust, we will need identify in line with our trust requirements given below.
9. In the case that no person can be identified who owns 25% or more of the shares or voting rights of the Investor we would need confirmation of a Senior Managing Official or an individual who has a controlling influence over the Investor
10. Certified true copy of the current excerpt from the Commercial Register of the Investor - not older than 3 Months
11. Audited financial statements
12. Certified true copy of the constitutional documents be they Articles of Incorporation, Articles of Association, Statutes or Partnership Agreement of the Investor respectively
13. Power of attorney (POA), if necessary, when present then we need to identify in line with the specific entity type
14.
 - a. Own behalf declaration *
 - b. Proof on the source of funds and source of wealth *
 - c. UBO Declaration *
 - d. Completed CRS/FATCA self-certification form *
 - e. Bank account to be in the name of the subscribing entity

* a template will be provided by Apex.

3. Partnerships:

1. Certified true copy of the partnership certificate and limited partnership agreement identifying the general partner(s) (including full names and residential addresses)
2. Certified true copy of the latest updated signature list on letterhead paper of the partnership or booklet
3. Certified true copies of the signatories IDs who signed the application form
4. List of directors on letterhead paper of the company
5. Certified true copy of the latest signature list if different from directors
6. Certified true copies of the directors ID's
7. Certified true copy of the partnership register/register of members.
8. In case of complex structure / when ownership clarification is needed: Certified true copy of the Structure chart, including the percentage of ownership and controlling influence.
9. Should the Partnership be held by another company then the corporation / entity requirements would need to be reviewed
10. Should the Partnerships be held by a Trustee on behalf of a trust we will need identify in line with our trust requirements given below
11. Beneficial ownership declaration to identify individuals owning or controlling directly or indirectly at least 25% of the investor shares or voting rights
 - a. Beneficial owner form signed by each BO(s)
 - b. Certified true copy of a valid ID of the Beneficial owner and proof of address
12. Audited financial report or equivalent
13. Certified true copy of current extract of commercial register (not older than 3 Months) or of certificate of good standing as a partnership
14. Copy of FATCA/CRS self-certification form – Mandatory for account opening
15. Power of attorney (POA), if necessary, when present then we need to identify in line with the specific entity type
16.
 - a. Own behalf declaration *
 - b. Proof on the source of funds and source of wealth *
 - c. UBO Declaration *
 - d. Bank account to be in the name of the subscribing entity* a template will be provided by Apex.

4. Trusts:

1. Certified true copy of the latest trust deed/Declaration of deed (and all amendments deeds)
2. Certified true copy of the latest updated signature list on letterhead paper of the partnership or booklet
3. Certified true copies of the signatories IDs who signed the application form
4. Certified true copy of the Structure chart, including the % of ownership and controlling principals (in case of complex structure)
5. If trust is set up as a pension scheme, provide certified true copy of the pension scheme and certified true copy of articles of association by the competent authorities if not included in trust deed
6. Audited financial statements (if available)
7. Trustee – Identification and verification of the identity of the Trustee according to their legal forms:
 - a. Individual: Certified true copy of ID + proof of address
 - b. Regulated company: proof of regulation / signature list / certified true copy of ID of signatories / Trade register
 - c. Private company: As per company requirements
8. Settlor (as per Lux law a settlor is also considered as a BO) – Identification and verification of the identity of the Settlor according to their legal forms:

- a. Individual: Certified true copy of ID + proof of address
 - b. if the pension plan is for one member only (Self invest pension plan): obtain ID from the administrator of the plan or, if not available, obtain an identification confirmation by the administrator confirming at least full name, nationality, date of birth, registered address
 - c. Information on the Source of Funds/Wealth of the settlor if not already provided in the application form
9. Primary BOs – Identification and verification of the identity of the Primary BOs according to their legal forms:
- a. Individual: Certified true copy of ID + proof of address
 - b. Beneficial Ownership declaration to identify individuals owning or controlling directly or indirectly at least 25% of the investor shares or voting rights
10. Protector (if any) (as per Lux law a protector is also considered as a BO) – Identification and verification of the identity of the Protector according to their legal forms:
- a. Individual: Certified true copy of ID + proof of address
11. Power of attorney (POA), if necessary, when present then we need to identify in line with the specific entity type
- a. Own behalf declaration *
 - b. Proof on the source of funds and source of wealth *
 - c. UBO Declaration*
 - d. Completed CRS/FATCA self-certification form *
 - e. Bank account to be in the name of the subscribing entity
- * a template will be provided by Apex.

Please note:

The above-mentioned KYC/AML information and documents are the minimum requirements per investor type.

The above list is not exhaustive and depending on the initial review and risk assessment of each investor additional documents or further information or clarifications may be requested, including but not limited to a tax compliance declaration. Furthermore, each investor is also subject to periodic review depending on the rating assigned

Certification standard:

- 1.** Identification documents have to be valid (e.g. issued by a competent authority, photo ID must be clear, signature readable and within the validity date) at the time of the account opening and must be provided in duly certified copies.
- 2.** Self Certification or certification done by a close family member, even if technically authorized, is not acceptable.
- 3.** Where ID documents of private individuals do not bear any signature (e.g. Hong Kong, old South African passport, etc.), the individual has to duly sign the ID copy and the signature needs to be certified together with the document
- 4.** In case the ID document does not bear an expiry date, the embassy or consulate of the relevant country may be contacted to confirm market practice.

Below is the list, not exhaustive, of the authorized certifying bodies:

1. A lawyer
2. Notary public
3. Official Government Agency (commune or municipal office);

4. An officer from an embassy, consulate of high commission of the country of the issue of the document;
5. An director, manager, company secretary or authorised signatory of a regulated in low risk jurisdiction Financial Institution;
6. Commissioner of Oaths (which register number is available)
7. Certified Public Accountants
8. Justice of the Peace

Certified document must:

1. be dated (not older than 6 months prior to date of receipt);
2. be signed and indicate the printed name and position/ capacity of certifying person and provide their contact details;
3. include a stamp (seal of the relevant authority/ company);
4. include the statement: “true copy of the original”
 - a. for ID document additionally the statement: “the photograph is a true likeness of the person”;
 - b. in case also the signature needs to be certified together with the document itself, the certifier shall state: “and the bearer of the document has signed in my presence”.

The certification needs to be in wet ink, meaning that a photocopy of a previously certified document is to be considered as a simple copy only, hence not acceptable.

Example:

Statement wording

	Signature	STAMP OF THE COMPANY
	Printed Name (capitals)	
	Position/Title/Qualification	
	Date	

Acceptable language for provision and review of investor KYC documentation within Apex is English.

For documents in all other languages than the above mentioned, a translation performed by an officially appointed translator/state authorized/sworn translator will be required.