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# Customer Due Diligence Form

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## CHECKLIST

This Customer Due Diligence (CDD) Form must be completed and submitted with any Application Form for an Overseas Trust and Pension product.

**The following documents must be included with the Application Form, without these (where applicable) your application will not be processed:**

- Certified copies of suitable client identification and address verification.
- If assets are being transferred from any existing pension providers or other legal entities, OTAP will require due diligence on these parties. Please discuss your requirements with us in order that we can advise what documentation will be needed.

OTAP may require additional supporting documentation. If this is the case, we will endeavour to make such a request within 7 days of receipt of this form.

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## IMPORTANT INFORMATION

Overseas Trust and Pension (OTAP) is the brand name of Overseas Trust and Pension Ltd, Overseas Pensions and Benefits Ltd and Overseas Pensions Administration Ltd, (the Companies) are licensed by the Guernsey Financial Services Commission under the regulation of Fiduciaries, Administration Businesses and company Directors, etc (Bailiwick of Guernsey) law, 2000. Overseas Trust and Pension Ltd and Overseas Pensions and Benefits Ltd are registered in Guernsey numbers: 55506 and 39935 respectively. Their registered office is 2nd Floor Elizabeth House, Les Ruettes Brayes, St Peter Port, Guernsey, GY1 1EW. Overseas Pensions Administration Ltd is registered in Alderney number: 1427 and its registered office is Millennium House, Ollivier Street, St Anne, Alderney, GY9 3TD.

Overseas Trust and Pension Limited is an authorised financial services provider with the Financial Sector Conduct Authority ("FSCA") – FSP number 47261.

OTAP does not offer financial, investment or tax advice, any information provided should not be considered as such. OTAP accepts no legal liability for losses, damages or expenses which you may incur or suffer directly or indirectly by using this information.

We endeavour to make sure the information is accurate and up-to-date however, no warranty is given as to the accuracy or completeness of any information and no liability is accepted for any errors or omissions in such information.

We strongly recommend that clients take regulated financial and investment advice relevant to their individual circumstances. It is the responsibility of clients and their advisers to review the advice and investments at least annually. The product terms, risks and charges (including: initial, annual and exit) should be considered, understood and agreed with your Financial/Investment Adviser.

Past performance is not a reliable indicator of future results. Investment values and the income from them can go down as well as up and may be affected by changes in rates of exchange. An investor may not receive back the amount initially invested.

Data Privacy Statement: Please refer to our Data Privacy Policy published on the Overseas Trust and Pension website: [www.trustandpension.com/legal-and-regulatory](http://www.trustandpension.com/legal-and-regulatory)

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## Personal Details

Title (e.g. Mr/Mrs/Miss/Ms/Dr/Other)

First name

Middle Names

Previous or other names used (if applicable)

Surname:

Gender  Male  Female

Marital Status

Date of Birth (dd mm yy)

Place of Birth

Home Telephone

Work Telephone

Mobile Telephone

Fax

E-mail Address

### Permanent residential address

Building Name

Building Number

Sub Building Number / Name

Street

Sub Street

City / Town

State / District

Region

Post Code

Country

### Correspondence address

(if different from residential address)

Building Name

Building Number

Sub Building No / Name

Street

Sub Street

City / Town

State / District

Region

Post Code

Country

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## Taxation Self-Certification for Individuals

Are you a US Citizen  Yes  No If yes, please provide your Tax Identification Number:

Please confirm if you are a UK resident  Yes  No If yes, please provide your National Insurance Number:

Jurisdiction (s) of tax residence if not US/UK

Tax Identification Number/Social Security Number/National Insurance Number

If you are not a resident in any jurisdiction for tax purposes, please tick here

If you have renounced any nationality, please provide details below and provide a certified copy of any certificates of loss of nationality.

Nationality/Country:

Date renunciation confirmed:

Do you have dual citizenship?  Yes  No If yes, please state the country

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## Passport details

Please insert details of all your current passports

Passport Issuer:

Passport Number:

Passport Issuer:

Passport Number:

Passport Issuer:

Passport Number:

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## Identity Document details

Where your country of residence operates an identity number (ID) system, please include your ID number below.

Country

Identity number

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## Employment details

Employed  Retired  Unemployed If retired or unemployed, please state your last employment details in the section below.

Occupation (e.g. engineer, banker, etc)

Date of commencement of occupation (dd mm yy)

Name of Business

Business Address

Post Code

Country

Nature of Business

Position Held

What share, if any, do you own of this business?

%

Please indicate your average annual income £ / € / US\$ (delete as applicable)



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## Source of Funds

Please provide us with details of the account(s) and the nature of account(s) from which you will be funding your Plan with OTAP – please refer to the examples below.

Source of Funds can include a bank account, share portfolio, pension, saving account, life policy, etc. If the contribution(s) is coming from more than one account, please detail all relevant accounts including any third party or joint accounts.

### Examples Please Read:

**Example 1:** You have an investment with Company A and sell it in order to fund your Plan. During this process Company A send you the proceeds from the sale of your investment and credit your personal bank account. You then send the funds from your bank account to us to invest in your Plan. In this instance Source of Funds is your personal bank account.

**Example 2:** You have sold your house and will be funding your Plan with the proceeds of sale. However, these are sitting in your Lawyer’s client account and they have agreed to send it directly to us to invest in your Plan. In this instance the Source of Funds is the Lawyers account as this is where the remittance to us comes from and we would need their account details.

**Example 3:** You have an investment portfolio being managed by Company B and will be using a portion of this portfolio to fund your Plan. Company B has liquidated the required amount and, on your instruction, send the funds from themselves to us to invest in your Plan. In this instance the Source of Funds is Company B’s account as this is where the remittance to us comes from and we would need their account details.

Tip: If you are making a contribution to your plan via multiple sources it may prove simplest to consolidate these in your personal account and remit to us as a single amount to avoid unnecessary complexity in respect of Source of Funds.

Account Name	Name of institution where account is held	Country where account is held	Account number	Currency	Amount

## Source of your personal wealth

Your source of overall wealth covers the activities and circumstances which have significantly contributed to your total wealth over your lifetime. Typical situations which result in the creation of wealth include the nature and length of your career, inheritance, long term regular savings, the sale of a business, profits from investment including property, shares, windfalls such as winnings, gifts and distribution from trusts.

Please consider each of the following sections as it pertains to you and complete as broadly as possible. We may require supporting documents from you after having received the application.

### EMPLOYMENT HISTORY

Company	Position	Industry	Country	From (dd mm yy)	To (dd mm yy)

### GIFTS/INHERITANCES/TRUST DISTRIBUTIONS RECEIVED IN LAST 10 YEARS

In this section, type refers to a gift, inheritance or distribution via a trust or estate received in the last 10 years.

Relationship refers to the relationship between yourself and the donor. For example, you may have been a beneficiary of a trust, one spouse might gift assets to another spouse or one might inherit from a close family member or friend, it is the relationship which is required in this field.

#### Worked Example

Name of Donor/Trust	Relationship	Country of residence of Donor/Trust	Type	Year received	Currency and Amount
<i>The ABC Trust</i>	<i>Beneficiary</i>	<i>Isle of Man</i>	<i>Distribution</i>	<i>2012</i>	<i>£28 000</i>
<i>Mrs P Smith</i>	<i>Mother</i>	<i>United Kingdom</i>	<i>Inheritance</i>	<i>2001</i>	<i>\$130 000</i>

Please complete the table below

Name of Donor/Trust	Relationship	Country of residence of Donor/Trust	Type	Year received	Currency and Amount



## INVESTMENT RETURNS

In this section, Nature of Holding refers to the investment type such as a property, investment portfolio, directly held shares, share options, collective investments, intellectual property e.g. patent or licence, investment linked instruments e.g. life policy or annuity, loans etc. The type of return refers to gains, dividend, rental income, interest, royalties that is generated by the holding. The Amount refers to the estimated amount of return generated by the holding. Please complete as appropriate.

Note: When completing this section, you can provide rounded indicative amounts.

Note: If the return is from the sale of an investment please list this as a Gain. Gains from diversified investment portfolios should also be recorded as 'Gains' with no need to specify the different type of return at the underlying investment holding level in the portfolio.

**For Nature of Holding, please choose from this list:** Property (Held/Sold), Investment portfolio, Shares or Collectives (Held/Sold), Intellectual Property, Life Policy/Endowments, Annuity/Pension, Loan or Bank Deposits.

**For Type of Return, please choose a corresponding return type from this list:** Rental Income, Capital Gains, Dividends, Royalties, Income Earned or Interest.

### Worked Example

Nature of Holding	Country where held	Type of Returns	Payment or Accrual Frequency	Total amount of Returns received in the last 10 years – Currency and Amount
<i>Collective Held</i>	<i>Luxembourg</i>	<i>Dividends</i>	<i>Annually</i>	<i>£20 000</i>
<i>Property Sold</i>	<i>United Kingdom</i>	<i>Gains</i>	<i>One Off</i>	<i>£500 000</i>
<i>Shares Sold</i>	<i>United States of America</i>	<i>Gains</i>	<i>One Off</i>	<i>\$175 000</i>
<i>Endowment Held</i>	<i>Isle of Man</i>	<i>Gains</i>	<i>Monthly</i>	<i>€285 000</i>

Please complete the table below

Nature of Holding	Country where held	Type of Returns	Payment or Accrual Frequency	Total amount of Returns received in the last 10 years – Currency and Amount

## OTHER SOURCES

Please provide sufficient detail so that we can understand the nature of the income or gain, from where it originates, the currency and the total estimated amount of income or gain.

Examples include: divorce settlement, windfall, sale of a business, beneficiary of a trust.

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## Reason for using Overseas Trust and Pension

Please state your purpose and objective for establishing a Plan with OTAP. Select all relevant categories and / or provide additional information below.

- Advised to do so by my financial adviser as part of my overall financial planning
  - The political and economic stability of Guernsey as compared to my home jurisdiction
  - Tax efficiency
  - Succession planning
  - Asset protection
  - Retirement provision
  - Long term savings needs
  - Best product
  - Other: \_\_\_\_\_
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## Declaration

I declare that all information provided by myself in this form is to the best of my knowledge and belief, accurate and complete.

Signature of Applicant \_\_\_\_\_

Print Name \_\_\_\_\_

Date (dd mm yy) \_\_\_\_\_





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# Customer Due Diligence (CDD) Documentation

We comply with local legislation and our own internal policies and procedures to ensure appropriate customer due diligence documentation is obtained on our clients. If you do not provide appropriate information, there may be a delay, or we may be unable to process your application.

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## Section 1 – Verification of your identity

We will require a copy of the identification pages of your current passport or National ID document.

**Please note, the information must include:**

1. Name and Nationality
2. Document identification number
3. Photograph
4. Signature
5. Date and place of birth
6. Country of issue
7. Date of issue



Please note that the copy of the photograph must be clear and a true likeness.

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## Section 2 – Verification of your permanent residential address

**We will require a copy of ONE of the following documents showing your permanent residential address:**

- A utility bill (not more than three months old) or a bank / credit card statement
- Correspondence from an independent source such as a government department
- Personal tax assessment
- Valid driving licence

Please note that non-bank cards such as store cards, mobile telephone statements or addresses that feature 'care of' are NOT ACCEPTABLE as confirmation of your residential address, neither are statements printed from a website or those which do not feature your actual physical address.

Documents addressed to PO Box numbers are not normally acceptable. However, where a PO Box facility is used for the reasons of safety/security or where there is no local residential postal delivery we may accept certain documents. Please refer to your Account Manager for guidance.

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## Section 3 – Source of Wealth Guidance

Third party financial institutions (e.g. Investment Companies, Banks, etc) may have different and additional client due diligence requirements. Where possible we suggest that you familiarise yourself with their requirements otherwise delays may occur as it may be necessary for OTAP to request the additional information/documentation.

**Certified Documentary Evidence:** In some instances, OTAP may require additional documentation to support an application. This may be requested after the Application Form is received due to specific factors relating to a client.

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## Section 4 – Suitable Certifiers

Copy documentation is acceptable provided it is certified as being a true copy of the original and any photograph submitted as proof of identity must be certified as a true likeness of the individual.

**This may be done by any one of the following persons (MUST NOT BE A RELATIVE):**

- A Member of the Judiciary
- A Senior Civil Servant
- A serving Police or Customs Officer
- A Lawyer or Notary Public who is a member of a recognised professional body
- Doctor
- An Actuary or Accountant who is a member of a recognised professional body
- A Director / Manager of a regulated financial services in a jurisdiction known to have equivalent AML/CFT legislation in place
- An officer of an Embassy, Consulate or High Commission of the country where ID documents are issued

Please note where a certifier listed above is based in a high-risk jurisdiction, we will only accept their certification if they are employed and acting in their capacity as employee of a company/firm/partnership that has a head office based in an equivalent jurisdiction.

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### Certifier's Checklist

- Please take a photocopy of the original document.
- Please insert the following wording as shown on the document
- Please add your signature and the date.
- Please print your name and contact details underneath your signature in BLOCK CAPITALS.
- Please state the capacity in which you are certifying the document (i.e Accountant, Lawyer, etc).
- If you have an official corporate stamp, please place the stamp onto the copied document and ensure that your professional address is quoted.

**The certified documents should carry the following wording and information:**

#### Passport/ID documentation

I hereby certify that this is a true copy of the original document, which I have seen and that I have met the individual on \_\_\_\_\_ (insert date) and can confirm the photograph is a true likeness.

#### Address Verification/other documents

##### Certifiers Details

I hereby certify that this is a true copy of the original document, which I have seen.

- Signature of Certifier
- Name
- Date of Certification
- Position/Capacity
- Firm/Company
- Business/Contact address
- Telephone Number
- E-mail address

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## Certification of Identity – for use by Suitable Certifiers Only

For your ease, we have provided the following facility to capture a copy of the applicant's identity for certification.

1. Place the ID/Passport document on your scanner with the identity page facing down
2. Place this page over the ID/Passport document, taking care to ensure that it fits within the borders of the below box
3. Scan and print
4. Complete the certification and submit the scanned and printed page with your application.

Place ID / Passport here

I hereby certify that this is a true copy of the original document, which I have seen and that I have met the individual on \_\_\_\_\_ (insert date) and can confirm the photograph is a true likeness.

Name: \_\_\_\_\_ Firm/Company: \_\_\_\_\_

Date: \_\_\_\_\_ Telephone Number: \_\_\_\_\_

Position/Capacity: \_\_\_\_\_ Email Address: \_\_\_\_\_

Signature: \_\_\_\_\_ Business/Contact Address: \_\_\_\_\_

