

WILLOW FIDUCIARIES

Know Your Client Questionnaire

A: PERSONAL DETAILS

1. Full name of client

2. Introduced by _____

3. Main permanent residential address (if not resident for more than 3 years, also provide details of previous address)

4. Business address

5. Contact details

Telephone home _____

Fax home _____

Telephone business _____

Fax business _____

Mobile _____

Email address _____

6. Date and place of birth _____

7. Nationality (if more than one passport held list all nationalities) _____

8. Country of residence for tax purposes _____

9. Domicile _____

10. Marital status _____

11. Spouse, children and other dependants to be listed on the Schedule on page 10 as appropriate.

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12. Documentary identification of client (and where appropriate dependents) is required as follows: -

a copy of Passport or Identity card,

a utility bill not more than 3 months old showing the residential address as detailed in question 3 above.

If the child or dependant named in 11 above is under 18 years of age please provide a copy of their passport if available and/or a copy of their birth certificate.

Please refer to page 11 for our documentary and certification requirements relating to confirmation of identity.

13. If the client is not being introduced by an existing and approved Willow Trust intermediary then two references will be required. Please utilise the forms of Authority on pages 8 and 9 as appropriate for individuals or organizations who are able to provide references.

14. Is the client a serving or a prior member of any Government, a Senior Civil Servant, a Military officer or a close relative of such an individual?

Yes or No If yes please give details.

B: FINANCIAL HISTORY

1. Occupation and name of employer / Business activities (note Company Director and other such terms must be expanded to describe the actual activities undertaken by the enterprise concerned)

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2. Has the client ever been convicted of a criminal offence anywhere in the world?

Yes or No If yes, please provide details

3. Has the client ever been subject to a tax investigation by any authority in the world?

Yes or No If yes, please provide details

4. Has the client any known present or future creditors who may legally have a claim against his or her estate?

Yes or No If yes, please provide details

5. Has the client ever been declared bankrupt in any country or ever been a director or otherwise concerned in the management of a company that has been subject to an insolvent liquidation that has resulted in disqualification or been subject to a Judicial Enquiry.

Yes or No If yes, briefly describe details and attach copies of any relevant documentation.

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C: PROPOSED STRUCTURE

1. Provide a brief description of the structure required, its objectives and requirements

2. Has the client obtained any form of professional advice in relation to the proposed structure, in particular tax advice?

Yes or No If yes, briefly describe details and attach copies of any relevant documentation.

3. Has the appropriate Willow set up questionnaire been completed for a: -

Trust **Yes or No** If no ensure one is completed if required.

Company **Yes or No** If no ensure one is completed if required.

4. Has the client been provided with an indication of all fees, expenses and running costs, and set-up documentation?

Yes or No If yes, attach copies and detail attachments below: -

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D: ASSETS AND FUNDING

1. Detail the nature and approximate value of the assets that will be introduced: -

2. Where and how has wealth / assets of the client been accumulated (e.g. inheritance, sale of business or property etc.)?

3. If available, attach documentary evidence confirming the origin or source of funding and other assets to be introduced

4. State the method(s) by which funding and assets will be introduced, e.g. bank, share transfer, trading activity surpluses, cash etc

5. Should the assets be held with any particular bank or custodian?

Yes or No If yes, provide details

Name: _____

Address: _____

Contact Name (if applicable): _____

Telephone No: _____ Fax No: _____

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E: REPORTING REQUIREMENTS AND PREFERENCES

1. What are the client's instructions regarding the method of correspondence / communication?

2. What reports and other items are to be provided for reporting purposes and at what frequency? (i.e. bank statements, contract notes, form of financial statements, etc)

3. Should any information be sent to any other party?

Yes or No If yes, provide details of information to be sent and to whom

Name: _____

Address: _____

Contact Name (if applicable): _____

Telephone No: _____ Fax No: _____

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F: MISCELLANEOUS POINTS

State here any further information that should be brought to our attention for future reference in relation to the proposed structure: -

I, _____:
(Insert the name of the client)

(a) Certify that the information supplied by me and contained herein is true and accurate;

(b) confirm that the source or origin of any further assets that may be introduced to you will be explained prior to transfer; and

(c) understand that Willow recommend professional, legal and tax advice should be expressly obtained concerning my financial affairs and that Willow cannot provide any such advice and cannot be held responsible for any advice expressly obtained or advice not sought by me or any or all related persons party to the affairs of the proposed structure.

(Client to sign) Date _____

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Know Your Client Questionnaire

Authorisation to request a Bank Reference
(To be completed and signed by the client)

Private and Confidential Enquiry to:

Bank _____

Address _____

Account name _____

Account number _____

Enquiry from:

Willow Trust Limited, Louisiana House, South Esplanade, St Peter Port, Guernsey, GY1 1BJ

Information Required:

We request your opinion as to the standing, integrity and respectability of

Name _____

Address _____

for the purpose of providing professional, corporate, trustee services or otherwise.

Please also confirm that the residential address and signature provided corresponds to your records and that the account relationship has been maintained for at least two years during which time all dealings have been conducted satisfactorily.

The undersigned hereby consents to you providing a reference to Willow Trust Limited and confirming the information requested.

Full Name _____

Signature _____ Date _____

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Know Your Client Questionnaire

Authorisation to Request a Reference from a Professional Adviser
(To be completed and signed by the client)

Private and Confidential Enquiry to:

Name of Referee _____

Address of Referee _____

Profession of Referee _____

Enquiry from:

Willow Trust Limited, Louisiana House, South Esplanade, St Peter Port, Guernsey, GY1 1BJ

Information Required:

We request your opinion as to the standing, integrity and respectability of

Name _____

Address _____

for the purpose of providing professional, corporate, trustee services or otherwise.

Please also confirm that the residential address and signature provided corresponds to your records and that the relationship has been maintained for at least two years during which time all dealings have been conducted satisfactorily.

The undersigned hereby consents to you providing a reference to Willow Trust Limited and confirming the information requested.

Full Name _____

Signature _____ Date _____

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KYC Questionnaire

SPOUSE, CHILDREN AND OTHER DEPENDENTS SCHEDULE

FULL NAME	RESIDENTIAL ADDRESS	DATE OF BIRTH	RELATIONSHIP TO CLIENT	INTERESTED PARTY QUESTIONNAIRE COMPLETED

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Documents that can be used to confirm identity

- **Passport or National Identity Card**

The passport or national identity card must be current and show date and place of birth, place of issue, expiry date, nationality, passport number signature and a clear photograph of the holder.

The passport or national identity card must be certified as a true copy by a suitable certifier (see below).

Documents that can be used to confirm address

- **Utility Bill**

An original of a gas, electricity, water or telephone (excluding mobile) bill which shows your name, current permanent residential address and has been issued within the last three months. The original document will returned to you once we have taken a copy for our records.

- **Bank Statement**

An original of a bank or building society statement from a recognised bank which shows your name, permanent residential address and has been issued within the last three months. The original document will returned to you once we have taken a copy for our records.

Note: we must have confirmation of the permanent residential address even if it is not the proposed correspondence address for the client. We cannot accept address confirmations that are PO Box Numbers or 'care of' addresses.

Certification of Documents

- All photocopies of documents must be certified on each page.
- A suitable certifier must certify that he or she has seen the original documentation. The certifier must also sign and date the copy document and print their name and position/profession clearly in capitals underneath their signature.
- The certifier should also ensure their address is evident somewhere on the document. The certification should read as follows: -

"I hereby certify that I have seen the individual and the original passport/national identity card* of *name of passport/national identity card holder* together and that this copy is an accurate copy and true likeness of the passport/national identity card holder*."

(*Delete as appropriate)

The following persons are acceptable as certifiers:

- Lawyer or Notary Public
- An official of an Embassy, Consulate or High Commission of the country of issue of the document certified
- A member of the judiciary, a senior civil servant
- Accountant or Actuary holding a recognised professional qualification, or
- A director, officer, bank manager or other regulated financial services businesses in an equivalent jurisdiction.

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[For use by Willow Trust only]

Comments of Client Director

Client Director's Signature _____ Date _____

Compliance Director's Opinion

Is a Second Director review required? **Yes or No**

Compliance Director's Signature _____ Date _____

Comments of Second Director

Second Director's Signature _____ Date _____

Compliance Director's Signature _____ Date _____