Customer Anti-Money Laundering Virtual H Guide



Who do I need to supply documentation for?

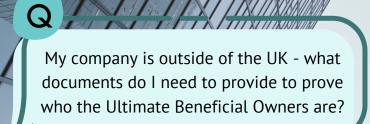
We require documentation for the Ultimate Beneficial Owners of the business.

For PLC, C.I.C and Limited companies, this would be the Persons with Significant Control (PwSC) of the company. If there are no PwSC, we would require documentation for the shareholders. If there are no shareholders, we would require documentation for at least 3 officers (or all officers if there are less than 3).

What about charities?

For charities, we would require the documentation for at least 3 trustees (or all trustees if there are less than 3).





The Ultimate Beneficial Owners will be listed on the following documents:

Country

Company Document Required

Australia Austria

Belgium

Bulgaria

Canada

Croatia Cyprus

Czech Republic

Denmark

Finland

France

Germany

Hungary

Italy

Luxembourg

ASIC current company extract

Articles of Association

Copy of Constitution on the Crossroads Bank for Enterprises Register Beneficial owners must be identified via the NPLE Register, under

Sole Owner of the Capital.

Shareholder Agreement/certified list

Certified list

Certified list of the company's beneficial owners

The Veřejný rejstřík entry

Registration entry on the CVR

Entry on the PRH business register

Verified letter from notary confirming beneficial ownership OR

Up-to-date Company articles of Association displaying

share structure/beneficial ownership OR Shareholder meeting report

List of shareholders provided by the Unternehmens-Register Certified list of beneficial owners, with full names, addresses

and nationalities

Company registration report from the Registro delle Imprese

Articles of Association from the Registre de Commerce et

des Societes



Malta Netherlands New Zealand

Norway Poland Portugal Republic of

Romania Slovakia Slovenia

Ireland

South Africa Spain

Sweden Switzerland United States Company's Memorandum and Articles of Association

Company Extract of Registration with the KvK

Registration entry on the NZBN Register

Registration entry on the Brønnøysundregistrene

Certified list or the shareholder agreement

Verified letter from notary confirming beneficial ownership

CRO Annual Return

NTRO report

S.R.O. Company Entry

Details of UBOs can be found on AJPES under 'Partners &

Equity Interests.'

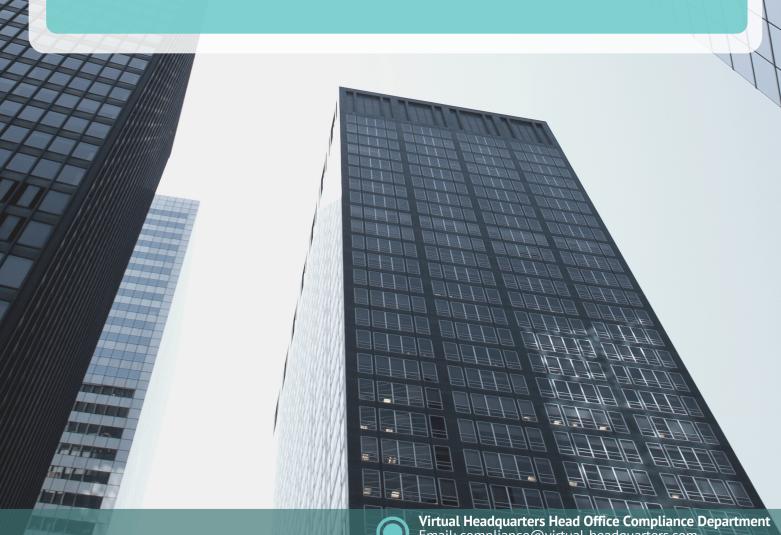
Certificate of Incorporation

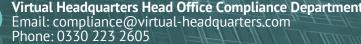
Deed of Incorporation on the Registro Mercantil OR Notarial

Deed of Update

Memorandum of Association with the Bolagsverket

Cantonal Register Entry Articles of Association





What documentation do you require for each Ultimate Beneficial Owner?

We require a copy of their Photo ID and residential Proof of Address. If they reside overseas, the documents will need to be certified or notarised.

Photo ID



One of the following:

- Passport
- Photocard Full Driving Licence

We CANNOT accept a Provisional Driving Licence

ID has an expiry of NO less than 3 months

All 4 corners of the document are visible

Photo has no glare or distortion

All document information is legible



Proof of Address



One of the following:

- Utility bill dated within the last 3 months (gas, electricity, water, broadband, landline phone or satellite TV)
- Council tax bill for the current year
- Current account/Building society bank statement dated within the last 3 months
- HMRC self-assessment letters or tax demand for the current financial year
- All 4 corners of the document are visible
- Shows the full name of the individual and full address
- Written in English or accompanied by an English translation
 (by an official Sworn translator)

If you require mail forwarding to a commercial address, we also ask for proof of business trading address.



One of the following:

- Utility bill (gas, electricity, water, broadband, landline phone or satellite TV)
- Commercial rental invoice
- Business bank account statement

We CANNOT accept credit card statements, statements from online only banks or mobile phone bills as Proof of Address



Check whether your documents will need to be certified or notarised

As a non-UK EU resident, both your photo ID and proof of address documents must be **certified** and be accompanied by the relevant official stamp and signature of the certifier.

What should a certified document look like?

Who can certify documents?

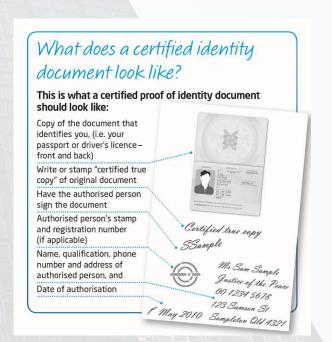
- · Bank or Building Society Official
- Official Councillor
- Minister of Religion
- Dentist
- Chartered Accountant
- Solicitor/ Lawyer or Notary
- Teacher or Lecturer
- Local Town Hall
- Doctor
- Police Officer

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The certification must be present on the actual document to be validated successfully. It must be on both the proof of ID and proof of residential address.

Upon viewing the original and photocopied documents, the professional person or authority should certify the copy by:

- 1. Writing: "Certified to be a true copy of the original seen by me" on the document
- 2. Signing and dating the document
- 3. Printing their name under the signature
- 4. Adding their occupation, address and telephone number
- 5. Stamping the document with their personal or professional stamp







Non-EU residents:

Notarised

Check whether your documents will need to be certified or notarised

If you live outside both the UK and EU, your proof of ID and proof of address documents must be **notarised** by a notary public and be accompanied by the relevant official stamp and signature of the notary.

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What are notarised documents?

Notarised documents are like certified ones, however they will be signed and dated by a notary public.

(This may be called something different depending on the country you are in)

A notary is a person authorised to perform certain legal formalities, especially to draw up or certify contracts, deeds, and other documents for use in other jurisdictions.

Some examples of notary publics are:

- Embassies
- Solicitors registered as a notary public

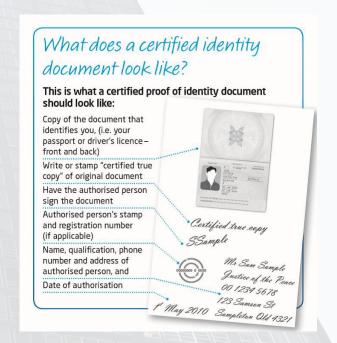


The notarisation must be present on the actual document to be validated successfully. It must be on both the proof of ID and proof of residential address.

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Upon viewing the original and photocopied documents, the professional person or authority should notarise the copy by:

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- 3. Printing their name under the signature
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