



SOURCE OF FUNDS / SOURCE OF WEALTH DECLARATION FORM

Where required under local laws or regulations, we may need to gather information on your source of funds and your source of wealth. Hence, in order to comply with relevant anti-money laundering legislation in certain jurisdictions, prior to completing the proposed transaction, we are obliged to obtain information about the origin of your funds being used for the investment, as well as information about the source of your wealth in certain cases. We may also require additional documentary evidence as explained below (see Section C).

Please do not give generic responses such as “employment” or “inheritance,” instead please provide specific details. We reserve the right to request more information from you should your responses in this declaration not satisfy our anti-money laundering regulatory obligations.

Full Name:	
Value of investment/transaction:	
Nature of transaction: <i>(Example: Nature of their investment – personal investment etc.)</i>	
Nature of relationship: <i>(Example: any relationship with the client/fund (i.e. family, friends etc.) Indicate N/A if nothing to report)</i>	
Expected frequency of future investments	<input type="checkbox"/> Monthly Other, please specify: <input type="checkbox"/> Quarterly <input type="checkbox"/> Annual <input type="checkbox"/> One-Time
Tenure of investment	<input type="checkbox"/> Up to 3 years <input type="checkbox"/> Between 3 and 5 years <input type="checkbox"/> More than 5 years

SECTION A: SOURCE OF FUNDS

Please provide below the information on your source of funds e.g., dividends from a business, salary from professional employment, profit from the sale of investments. Please note this is required in addition to any information you have provided on the subscription document submitted for investment or application for business. Please provide as much detail as possible to identify and explain your source of funds.

<i>For example:</i>	<p><i>Dividends</i></p> <p><i>Employment</i></p>	<p><i>Provide the name of the business, the period of time you have held the investment, the amount of your investment</i></p> <p><i>Provide the name of your employer, your position, and the duration of your employment as well as your annual salary</i></p>
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Please describe fully below the source of funds:

SECTION B: SOURCE OF WEALTH

Your source of wealth can be described as the activities which have generated your overall wealth and are distinct from your source of funds. Your overall wealth may have been accumulated from several different sources over a period of time and full details must be provided to avoid any delay in processing your application.

<i>For example:</i>	<i>Family Inheritance:</i>	<i>Provide names, relationships, dates, jurisdiction of probate and amount.</i>
	<i>Entrepreneurial:</i>	<i>Provide full details of companies, business activities, place(s) of business, website addresses and details of return on investment</i>
	<i>Employment:</i>	<i>Provide details of employer, positions held, details of salary and bonuses</i>

Please describe below your total wealth and the source of your wealth:



SECTION C: DOCUMENTARY EVIDENCE OF SOURCE OF FUNDS /SOURCE OF WEALTH

In certain circumstances, to meet our regulatory obligations, we are required to obtain documentary evidence to verify source of funds and source of wealth. We will advise you should such documentary evidence be required.

It is not possible to describe all situations where we will require documentary evidence, however we are able to indicate those situations where documentary evidence will most likely be required, and have provided details below (not an exhaustive list):-

- If you are classified as Politically Exposed Person (“PEP”)¹; and/or
- Located in high-risk countries and other monitored jurisdictions on FATF website² having deficiency in AML laws & regulations

Note: Should you wish to confirm prior to submission of your completed Declaration if documentary evidence regarding source of funds/source of wealth is required, please contact your concerned customer/investor relationship management team at APEX.

Examples of documentary evidence likely to be accepted are provided on Appendix 1. However, we reserve the right to request additional information upon review of the documentation provided.

Please indicate here if you have attached documentary evidence, (and the reason why):-	
Source of Funds	PEP
Source of Wealth	Other Please specify:

Important: If documentary evidence has been requested and you are unable to provide any, could you please contact your concerned customer/investor relationship management team at APEX prior to sending in the completed Declaration.

¹ PEP means a natural person who is or have been entrusted with prominent public functions including Head of State or of Government, senior politicians, senior government, judicial or military officials, senior executives of state-owned corporations, important political party officials. It also includes close associates and family members of PEPs.

² See <https://www.fatf-gafi.org/en/topics/high-risk-and-other-monitored-jurisdictions.html>



SECTION D: ADDITIONAL TRANSACTIONS

For additional transactions, further information will generally not be required, unless the source of funds is different from that previously stated.

SECTION E: CERTIFIED DOCUMENTATION (REFER TO LOCAL GUIDANCE)

Please note that copy documentation provided to support source of funds and source of wealth must be properly certified in accordance with our certification requirements. Improperly certified documentation could lead to delays.

SECTION F: THIRD PARTY COMPLETION

Please confirm the name and capacity of the person who completed this form on your behalf (if applicable)

Name..... Capacity.....

DECLARATION BY APPLICANT / INVESTOR

I declare that the information provided is, to the best of my knowledge and belief, accurate and complete.
If I did not complete this form, I hereby confirm that the individual who completed the form on my behalf was in possession of sufficient information to allow for its proper completion.

Signature:

Name:

Date:

APPENDIX 1
EXAMPLES OF ACCEPTABLE DETAILS/INFORMATION AND DOCUMENTARY EVIDENCE TO SUPPORT YOUR DECLARATION OF SOURCE OF FUNDS AND SOURCE OF WEALTH

Description of Source of Funds / Source of Wealth	Information Required	Acceptable Documentary Evidence (in original or certified true copy)
Income savings from professional activity <i>Note: if self-employed or company share owner, please refer to Company profits below</i>	<ul style="list-style-type: none"> • Profession • Salary per annum • Name of the employer • Nature of business 	One of the following: <ul style="list-style-type: none"> • Payslip • Letter from the employer confirming the salary (headed paper) • Bank statement showing receipt of salary
Gift	<ul style="list-style-type: none"> • Date received • Total amount • Relationship to investor • Letter from donor explaining the reason for the gift and the source of donor's wealth • Certified identification documents for donor • Donor's source of wealth 	<ul style="list-style-type: none"> • Documentary evidence of the donor's source of wealth as detailed in this table
Maturity or surrender of life policy	<ul style="list-style-type: none"> • Amount received • Policy provider • Policy number/reference • Date of surrender 	One of the following: <ul style="list-style-type: none"> • Closing statement • Letter from insurance confirming the payment

Description of SOF/SOW	Information Required	Acceptable Documentary Evidence (in original or certified true copy)
Sale/liquidation of investments	<ul style="list-style-type: none"> • Description of shares/units/deposit • Length of the investment • Name of the seller • Sale amount • Date of liquidation/sale 	One of the following: <ul style="list-style-type: none"> • Investment Certificate/Contract Note/statement • Bank statement showing the redemption proceeds incoming • Signed letter from regulated accountant on headed paper
Sale of property	<ul style="list-style-type: none"> • Sold property details • Date of sale • Total sale amount 	<ul style="list-style-type: none"> • Letter from solicitor or regulated accountant • Copy of the sale contract
Company Sale	<ul style="list-style-type: none"> • Name and nature of the company • Date of sale • Total amount 	<ul style="list-style-type: none"> • Letter from solicitor detailing company sale • Copy of sale contract and bank statement showing the proceeds • Copy of media coverage as supporting evidence (if applicable)
Company profits	<ul style="list-style-type: none"> • Name and address of the company • Nature of the company • Amount of annual profit 	<ul style="list-style-type: none"> • Financial statement • Copy of the latest audited company accounts containing equivalent transparency as the financial statement • Confirmation on the nature of the activity and nature of the client generating the company profit from regulated accountant/appointed auditor (only PwC, KPMG, EY, Deloitte)

Description of SOF/SOW	Information Required	Acceptable Documentary Evidence (in original or certified true copy)
Inheritance	<ul style="list-style-type: none"> Name of the deceased Date of death Relationship to the investor Date proceeds were received Total amount Solicitor's details 	One of the following: <ul style="list-style-type: none"> Grant of probate Signed letter from solicitor or estate trustee on headed paper Last will
Divorce Settlement	<ul style="list-style-type: none"> Date received Total amount received Name of the divorced partner 	One of the following: <ul style="list-style-type: none"> Copy of court order Letter from solicitor detailing divorce settlement
Retirement Income	<ul style="list-style-type: none"> Retirement date Details of previous occupation Name and address of last (final) employer Detail of pension income source 	One of the following: <ul style="list-style-type: none"> Pension statement Bank statement showing receipt of the pension income Saving account statement Letter from the paying institution
Employer Premium	<ul style="list-style-type: none"> Employer letter Country of incorporation 	<ul style="list-style-type: none"> Employer letter on headed paper confirming the amount to be paid Copy of last audited company account
Fixed deposit - saving	<ul style="list-style-type: none"> Name of institution where the savings are held Date of the account establishment Details on how the savings were acquired as per this table 	<ul style="list-style-type: none"> Saving statement Evidence of account opening date (letter from account provider or first statement)

Description of SOF/SOW	Information Required	Acceptable Documentary Evidence (in original or certified true copy)
Dividend payment	<ul style="list-style-type: none"> • Date of received of dividends • Total amount received • Name of the paying company • Length of the shares being held 	<p>One of the following:</p> <ul style="list-style-type: none"> • Dividend contract note • Bank statement clearly showing the income from the paying company • Letter detailing dividend details signed by regulated accountant • Set of company accounts showing the dividend details