

Annex 19 - FMO's KYC Procedure

FMO's KYC REQUIREMENTS FINAL CLEARANCE

As part of our due diligence process for customer acceptance, FMO is obliged to prepare a "Know Your Customer" file for customers we are entering into a relation with. Our procedures are in line with FMO's "Know Your Customer" policy (KYC) and comply with national and international laws and regulations.

The information we require in order to be able to accept you as a potential customer of FMO, is linked to the two phases of our internal credit clearance process: Initial Clearance and Final Clearance.

We are pleased to inform you that we have received the Initial Clearance.

In order to receive the Final Clearance, we would appreciate receiving the documents as stated in the table below. Please also see the explanation for the documentary requirements in the attachment to this message. Please note that, since this is a general list of requirements, some documents/information may not be applicable to your organisation (if this is the case, please provide us with a detailed explanation of the documents/information concerned).

	<u>Documents to be received from Customer</u>	<u>Type of Document</u>
1.	Overview of Ownership-Structure	Photocopy
2.	"Articles of Association", "Memorandum of Association" or equivalent documents	Photocopy
3.	Certificate of Incorporation	Certified photocopy ¹⁾
4.	Proof of legal registered address ³⁾	Photocopy
5.	Proof of operational address (if applicable) ³⁾	Photocopy
6.	List of Shareholders (<i>including full names, country and date of registration</i>)	Photocopy
7.	List of tier one board members and management board, or (tier two) management board and supervisory board (<i>including full given names and full surname, country of residence and position</i>)	Photocopy
8.	ID documents ²⁾ of at least two (Non) Executive Directors (preferably CEO, CFO or Chairman)	Certified photocopy ¹⁾
9.	Signatory list (<i>including names, positions and a specimen of the signatures</i>)	Photocopy
10.	List of Qualified Ultimate Beneficial Owners *) (<i>including full given names and full surname, country of residence and percentage ownership</i>)	Photocopy
11.	ID documents for Qualified Ultimate Beneficial Owners*)	Certified photocopy ¹⁾
12.	Bank-license	Photocopy
13.	AML Questionnaire	Sample attached

) Ultimate Beneficial Owner, a natural person, holding a **direct or **indirect** interest in the Company of at least **15/20/25%**. In case there are no UBO's with an interest of **15/20/25%** or more, please indicate the largest UBO's. In principle ID documents are only required for UBO's with an interest of 15% or more. However, in case all UBO's have an interest of less than 15%, ID documents for all UBO's with an interest of 10% or more as specified in item 11 are required.*