

# Source of Funds and Source of Wealth Requirements

## Notice

To fulfil our regulatory requirements, we need to obtain the Source of Funds and Source of Wealth as described in this document.

## Language

- > Please note that all documents provided, must be in the English Language, and if not, must come with an English translation.

Generic source of wealth/funds	Level 1   Lower / Medium Risk	Level 2   Higher Risk
<b>Income p.a and/or bonus amount</b>	<ul style="list-style-type: none"> <li>&gt; Employer's name and address</li> <li>&gt; Employer's telephone number</li> <li>&gt; Income p.a and/or bonus amount</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Copy of recent financial accounts if self-employed or</li> <li>&gt; Confirmation from employer or</li> <li>&gt; Bank statement clearly showing receipt of most recent regular salary payments from named employer</li> </ul>
<b>Sale of shares or other investments</b>	<ul style="list-style-type: none"> <li>&gt; Description of shares/units/ deposits</li> <li>&gt; Sale proceeds</li> <li>&gt; Date of sale</li> <li>&gt; Details of the original SOF which generated the initial investment</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Investment/savings certificates, contract notes or statements or</li> <li>&gt; Confirmation from the relevant investment company or</li> <li>&gt; Bank statement showing receipt of funds by investment company name or</li> <li>&gt; Signed letter from a regulated accountant detailing funds</li> </ul>
<b>Property sale</b>	<ul style="list-style-type: none"> <li>&gt; Details/address of property</li> <li>&gt; Date of sale</li> <li>&gt; Total sale amount</li> <li>&gt; Details of the original SOF which formed the initial property investment</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Signed letter from a solicitor or</li> <li>&gt; Signed letter from an estate agent (if applicable) or</li> <li>&gt; Sale contract</li> </ul>
<b>Maturing investments or policy maturity/claim</b>	<ul style="list-style-type: none"> <li>&gt; Description of maturing investments</li> <li>&gt; Maturing proceeds</li> <li>&gt; Date of maturity</li> <li>&gt; Details of the original SOF which formed the initial investment</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Letter from previous investment company re notification of maturity/claim or</li> <li>&gt; Chargeable Event Certificate</li> </ul>
<b>Sale of Business</b>	<ul style="list-style-type: none"> <li>&gt; Name and nature of company</li> <li>&gt; Date of sale</li> <li>&gt; Total amount</li> <li>&gt; Applicant's share</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Signed letter from solicitor or</li> <li>&gt; Signed letter from regulated accountant or</li> <li>&gt; Copy of contract of sale and sight of investment monies on bank statement or</li> <li>&gt; Copies of media coverage (if applicable) as supporting evidence</li> </ul>
<b>Inheritance</b>	<ul style="list-style-type: none"> <li>&gt; Details of inheritance</li> <li>&gt; Date received</li> <li>&gt; Total amount</li> <li>&gt; Details of how the monies of the inheritance were generated during that persons lifetime</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Grant of probate (with copy of will) which must include the value of the estate or</li> <li>&gt; Solicitor's letter or letter from trustees of an estate</li> </ul>

Generic source of wealth/funds	Level 1   Lower / Medium Risk	Level 2   Higher Risk
<b>Gift</b>	<ul style="list-style-type: none"> <li>&gt; Date received</li> <li>&gt; Total amount</li> <li>&gt; Reason for gift</li> <li>&gt; Relationship to applicant</li> <li>&gt; Details of how the individual generated the monies gifted</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Letter from donor confirming details of gift</li> </ul>
<b>Lottery/betting/casino win</b>	<ul style="list-style-type: none"> <li>&gt; Details of win</li> <li>&gt; Date of win</li> <li>&gt; Total amount</li> <li>&gt; Details of which organisation</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Letter from relevant organisation (lottery headquarters/ betting shop/ casino) or</li> <li>&gt; Bank statement showing funds deposited by company name or</li> <li>&gt; Copies of media coverage (if applicable) as supporting evidence</li> </ul>
<b>Compensation payment</b>	<ul style="list-style-type: none"> <li>&gt; Date received</li> <li>&gt; Total amount</li> <li>&gt; Reason for payment</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Letter/court order from compensating body or</li> <li>&gt; Solicitors letter</li> </ul>
<b>Retirement payment</b>	<ul style="list-style-type: none"> <li>&gt; Retirement date</li> <li>&gt; Details of previous profession/ occupation</li> <li>&gt; Name and address of last employer</li> <li>&gt; Approx. figure of salary on retirement</li> <li>&gt; Pension income</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Pension statement or</li> <li>&gt; Letter from accountant or</li> <li>&gt; Bank statements or</li> <li>&gt; Savings account statements</li> </ul>
<b>Other</b>	<ul style="list-style-type: none"> <li>&gt; Nature of source</li> <li>&gt; Amount</li> <li>&gt; Date received</li> <li>&gt; From whom received</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Appropriate supporting documentation or</li> <li>&gt; Signed letter sufficiently detailing source of the funds from a regulated business or other eligible professional (solicitor, accountant or tax advisor)</li> <li>&gt; Commissioning an independent and reliable report from a specialist agency</li> <li>&gt; Reliable information available publicly or through subscription databases that is subjected to some level of scrutiny or backed up by other reliable sources.</li> </ul>