



## GUIDE TO CLIENT DUE DILIGENCE (“CDD”)

### IMPORTANT

To combat money laundering and terrorist financing Helm is obliged by law to identify the ultimate beneficial owners or controllers of any entity to be administered by Helm including the relevant corporate bodies, their related parties and their activities.

The purpose of this Guide is to explain what is required in the way of due diligence documentation.

If complete and satisfactory CDD is not forthcoming then Helm is not able to continue with the business relationship.

### NOTE

**All documents obtained as evidence of identity and residential address should be translated to and, where possible, certified in English.**

# INDIVIDUAL CDD

## 1. Identity Verification (“IDV”)

Please provide a certified copy of one of the following Government issued documents:

- Passport;
- Identity Card ;
- Driving Licence.

The certified copy **MUST** state that it is a true copy and the photographic evidence is a true likeness of the individual.

## 2. Residential Address Verification (“ADV”)

Please provide TWO original or certified true copies of the following documents which show the full permanent physical residential address (NOT a PO Box address) of the individual which are not more than three months old:

- Correspondence from a central or local government, department or agency;
- Current driving licence indicating full address details (where it has not been used as IDV as above);
- A letter of introduction confirming residential address from a regulated financial services business operating in an equivalent jurisdiction for AML purposes, or an acceptable certifier (see Certification Requirements);
- A bank statement\*;
- A utility bill\* (or a utility bill in the name of the spouse so long as this is accompanied by a certified true copy of the marriage certificate). Please note mobile, store card and / or credit card bills **are not acceptable**.
- A certified true copy of a Tenancy contract or agreement or property deed showing both name and address;
- An Affidavit signed by a practising lawyer or advocate confirming the full residential address.

\*Online utility bills and bank statements may be acceptable provided they include:

- the covering email enclosing the invoice / statement which details both the sender’s email address, the recipient’s email address and the date, or
- the statement / invoice detailing the URL address (e.g. <https://www.hsbc.co.uk>) along the bottom of the page together with the date it was printed.

## **CDD - COMPANIES**

Please provide certified true copies of the following documents:

- Certificate of Incorporation and Memorandum and Articles of Association (or relevant constitutional documentation).
- Certificate of Incumbency confirming the name and identification number of the Company, that it is in good standing, the current registered office address, the current Directors and Shareholders and the ultimate Beneficial Owners or controllers of the Company, along with their addresses and dates of birth. (This should be used where original Corporate CDD has previously been provided but updates are required).
- Share certificates or extract from the share register together with relevant Declarations of Trust (if shares held by nominee shareholders) to show ultimate beneficial ownership.
- Individual CDD for all ultimate Beneficial Owners holding more than 10% share ownership.
- Full name, address, date of birth, and occupation for Beneficial Owners /holding less than 10% share ownership.
- Individual CDD for at least two Directors, any controlling parties.
- Latest set of Financial Accounts.
- Group structure chart.

## **CDD - TRUSTS**

Please provide certified true copies of the following documents:

- The Trust / Settlement Deed and any other trust addendums
- Individual CDD (see above) for the Settlor (i.e. any person who adds assets to the settlement regardless of whether they are named in the deed).
- Individual CDD (see above) for any named Beneficiary.
- Individual CDD (see above) for any Protector.
- Identification of non-regulated Trustees.
- Latest set of Financial Accounts.

## **CDD – FOUNDATIONS**

Please provide certified true copies of the following documents:

- The Foundation Charter and Regulations and any other addendums
- Individual CDD (see above) for the Founder (or any person who adds assets to the Foundation).
- CDD (Company and / or individual) for the Foundation Council Members.
- Identity of the Qualified Member (for Jersey Foundations)
- Individual CDD for any Beneficiary who receives benefit.
- Individual CDD for any Guardian, Protector or Enforcer.
- Latest set of Financial Accounts.

## **CERTIFICATION REQUIREMENTS:**

We are required by law to adhere to a prescribed certification format which covers who can certify and the wording to be used.

### **Who can certify?**

- A member of the judiciary, a senior civil servant, or a serving police or customs officer;
- An officer of an embassy, consulate or high commission of the country of issue of documentary evidence of identity;
- An individual who is a member of a professional body that sets and enforces ethical standards Note – verification by a doctor, dentist or teacher is **not** acceptable;
- An individual who is qualified to undertake certification services under authority of the Certification and International Trade Committee (such as Chamber of Commerce)
- Notary Public;
- A Director, Officer or Manager of a regulated financial services business which is operating in an equivalent regulated country or territory.

PLEASE NOTE: The certifier must not be connected (business or family) to the individual whose identification is being certified.

### **Wording to be used:**

“I confirm that the copies attached are true and complete copies of the original documents that I have seen and I confirm that where applicable the photograph contained in the document bears a true likeness to the named individual.”

**All documents obtained as evidence of identity and residential address should be translated to and, where possible, certified in English.**

For ease of verification, a Cover Sign-Off Form has been supplied overleaf, which can be completed and attached to the copy documents being verified.

**HELM TRUST COMPANY LIMITED**

**COVER SIGN-OFF FORM FOR VERIFIERS OF DILIGENCE**

**IMPORTANT**

THIS FORM CAN BE PRINTED AND ATTACHED TO THE DOCUMENTS BEING VERIFIED.  
BUT **THE VERIFIER MUST ALSO SIGN AND DATE THE DOCUMENT BEING VERIFIED**

Name of person being verified: \_\_\_\_\_

Items being verified: \_\_\_\_\_

\_\_\_\_\_

I confirm that the copies attached are true and complete copies of the original documents that I have seen and I confirm that where applicable the photograph contained in the document bears a true likeness to the named individual.

Signed: \_\_\_\_\_

**PLEASE ALSO SIGN AND DATE  
THE DOCUMENT BEING VERIFIED**

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Qualification: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Office stamp: