IDR Group - User Guide

IDR (Guernsey) Limited is authorised by the Guernsey Financial Services Commission to undertake Controlled Investment Business under licence number 2693008. IDR is a trading name of IDR group of companies. IDR (Guernsey) Limited is registered in Guernsey with company number 68116. IDR (Holdings) Limited is registered in Guernsey with company number 68115. IDR (Guernsey) Limited is registered in Guernsey with company number and 60966. IDR (Services) Limited is registered in Guernsey with company number 68794. The registered office for each company is 5th Floor, Market Building, Fountain Street, St Peter Port, Guernsey, GY1 1BX. TIDR (Mauritius) Limited is registered in Mauritius with company number 178690 and registered office at 8th Floor NeXTeracom Tower 1 Cybercity, Ebène. TIDR (UK) Limited is registered in the United Kingdom with company number 14039454 and registered office at 10, Buckingham Street, London, WC2N 6DF. IDR (South Africa) Pty Limited is registered in South Africa with registered number 2022/477764/07 and registered office at Old Warehouse Building, 1st Floor, Black River Park, Observatory, Cape Town, Western Cape, 7925.

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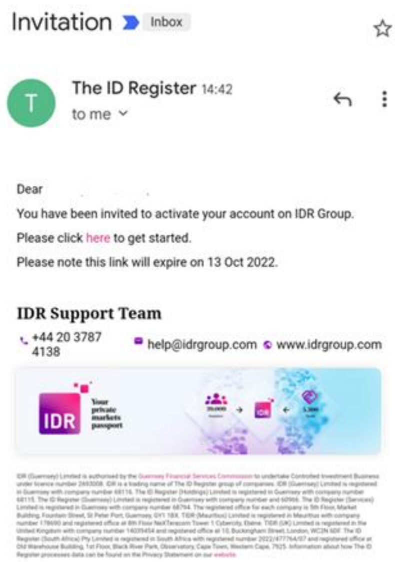
New User Activation

E-mail for User Activation

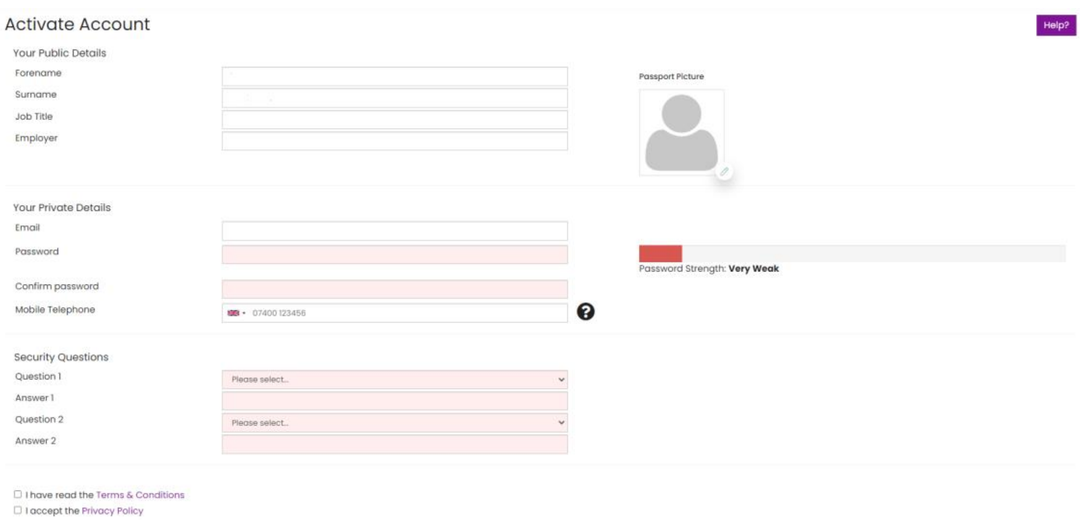
You have already received or will shortly receive a registration email from onboarding@idrgroup.com to activate your user account on IDR. This link is specific to the email address that received the message:



1) To complete your user activation, please click on '**here**' to begin.

2) Your web browser will open a new window to activate your account.

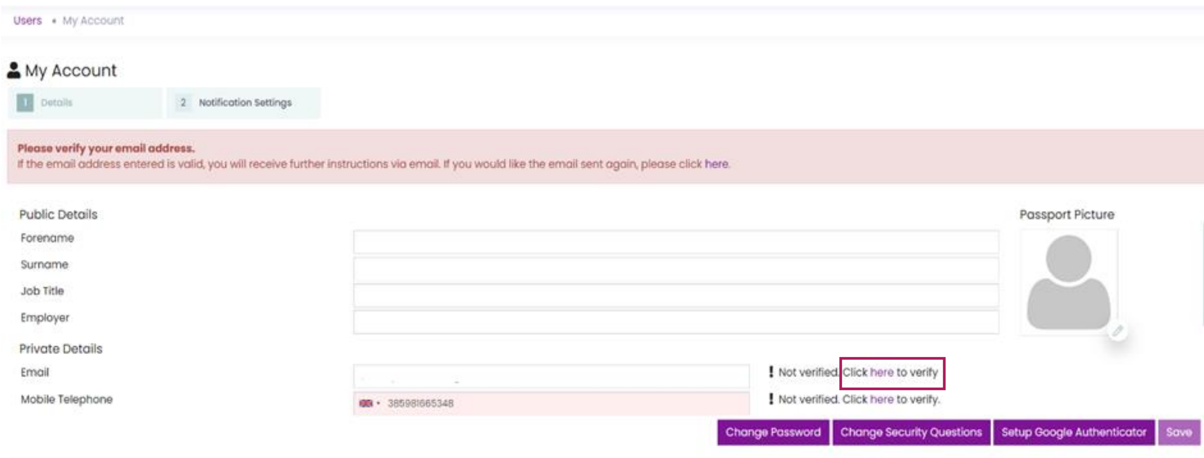
New User Registration



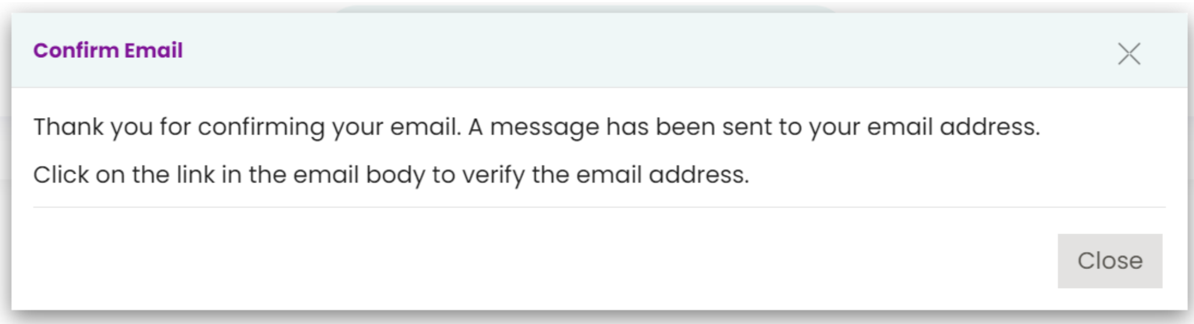
1. Your forename, surname and email address will be populated automatically for you.
2. Please enter and confirm your password. Minimum of 8 Characters, including 1 upper case letter and 1 number.
3. Please enter your phone number and ensure that the flag next to the number is set to the correct country. (The number that is there is to show you how it should be written)
4. Choose and answer your security questions, these are very important, if you ever need to reset your password you will be asked to answer one of your security questions.
5. Read and accept the Terms & Conditions and Privacy Policy.
6. Complete the reCAPTCHA.
7. Click Activate (cannot be clicked unless all compulsory fields have been completed).

My Account

Upon completing your user activation, the first page you will be directed to is the **'My Account'** page. Before proceeding, please verify your email address.



Please click **'here'** to verify your email address. You will then receive a pop-up to confirm an email has been sent to you:

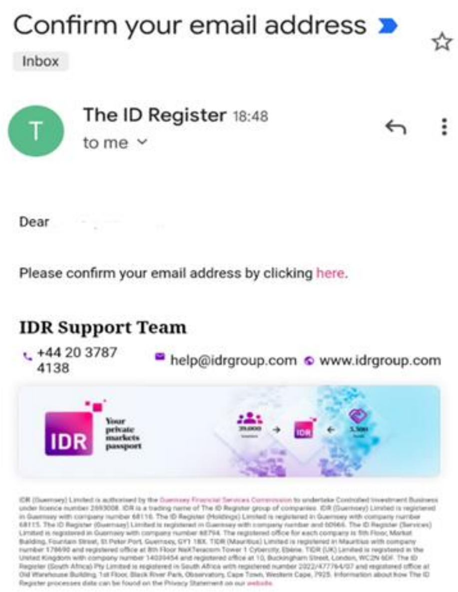


Email Verification

Please ensure you check your junk/spam folders if you do not receive the email verification to make sure it has not been automatically diverted from your inbox.

Please click ‘**here**’ in the body of the email text to verify your email address.

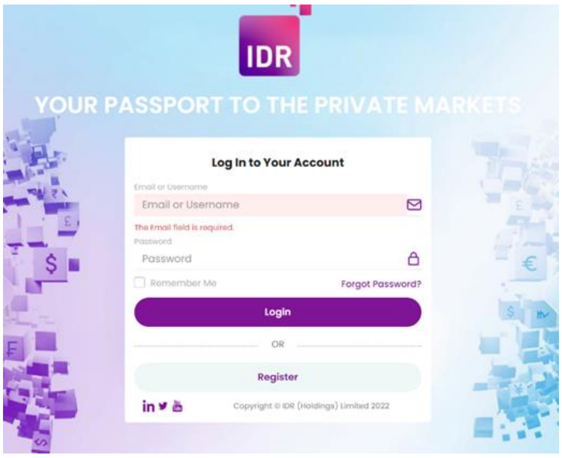
Clicking **‘here’** will open a new window in your browser directing you to log in to IDR. Once you have logged in, your email address is then verified, and you can proceed.



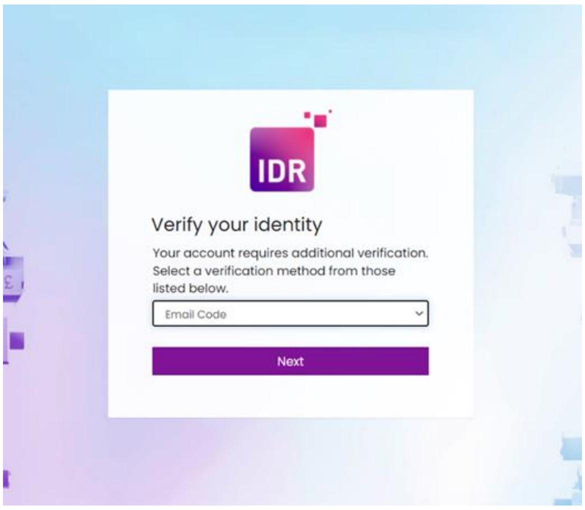
Your Profile

Logging In

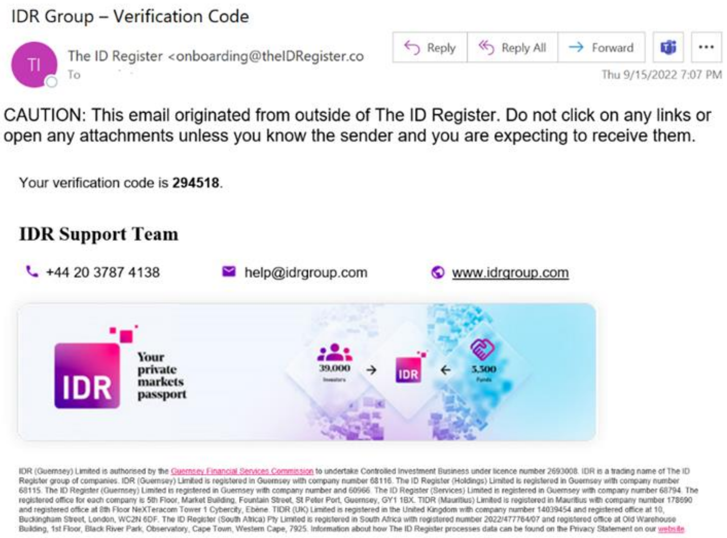
IDR works with two-factor authentication. You will log in with your email and password as the first step.



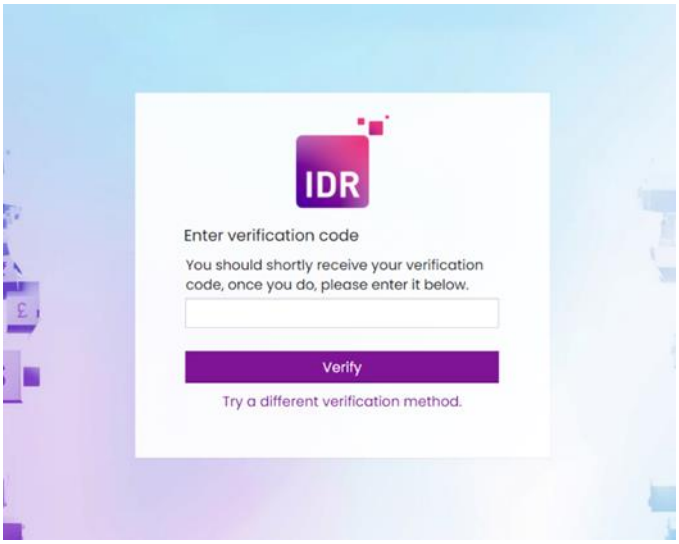
The second step entails a verification code. This code can either be sent to your email or mobile, depending on which one you have verified. If you have verified both, you can select either one. If you have only verified one option, you will be able to select only that option, if you have verified both, select which you want to use to proceed.



Once you have selected your option, select **"next"** and the verification code will be sent to that option.

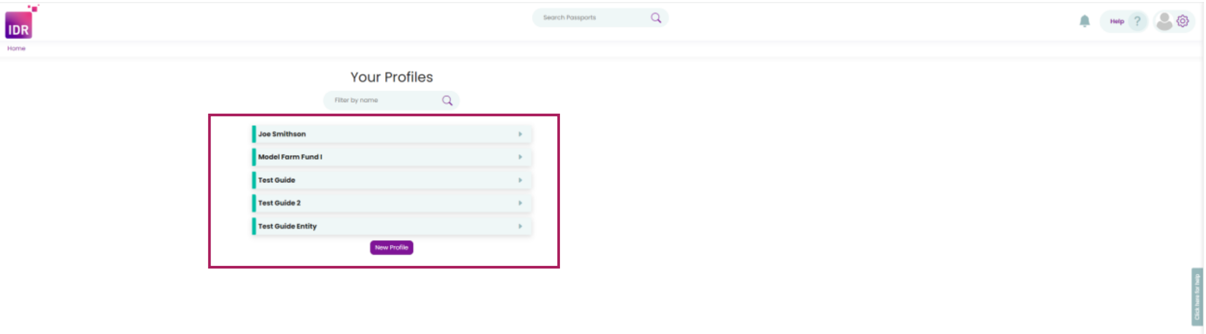


Input your code and click verify, this will then log you into your profile:

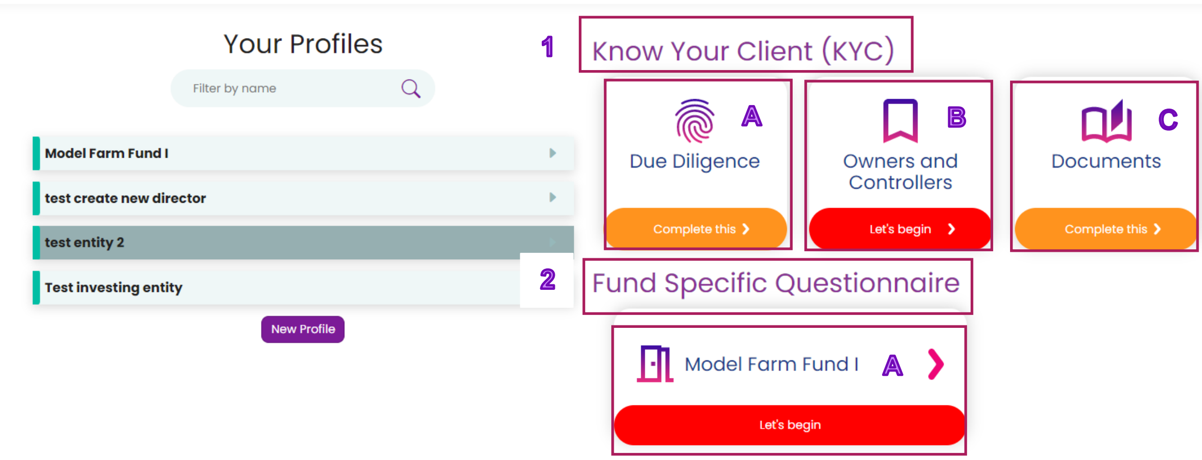


Home Page

Once logged in you will be taken to the home page. The profiles that you are connected to as a user will appear on the screen, as shown below. You will need to select which passport you would like to enter by clicking on it.



When you select the profile, you will be presented with various options based on the services that are linked to that chosen profile.



<u>Section 1</u> above refers to the **KYC** information that you need to fill in for your profile to be approved. (See page 22 for more information)

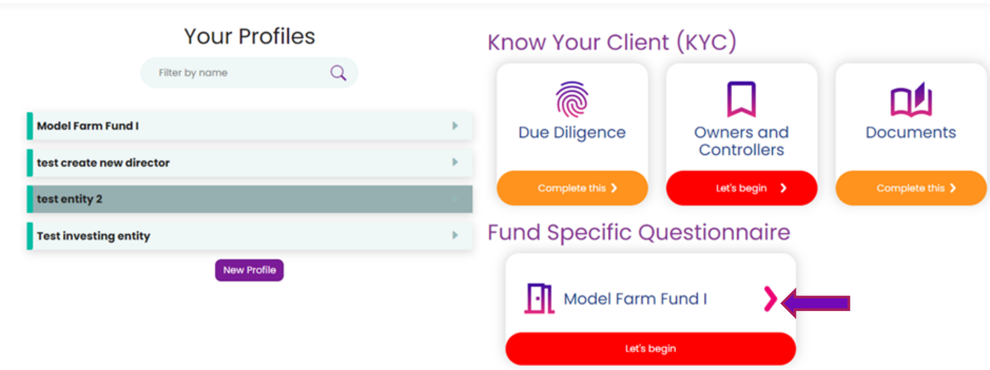
A – If you select this option, you will be taken to the due diligence section of your profile.

B – If you select this option, you will be taken to the **Owners and Controllers** section where you will need to add profiles of relevant individuals like directors, beneficial owners, powers of attorney etc. This option will not be present for the profile of an individual, only for entities.

C – This option will take you to the **Documents** section, where you will upload the mandatory documentation for profile completion.

<u>Section 2</u> above refers to the **Fund Specific Questionnaire**, this questionnaire is only required for certain funds. If you don't see this option, it means that the fund you are connected to does not require the completion thereof. (See page 11 for more information)

To complete the Fund Specific Questionnaire please **click on the fund name as indicated by the arrow below:**

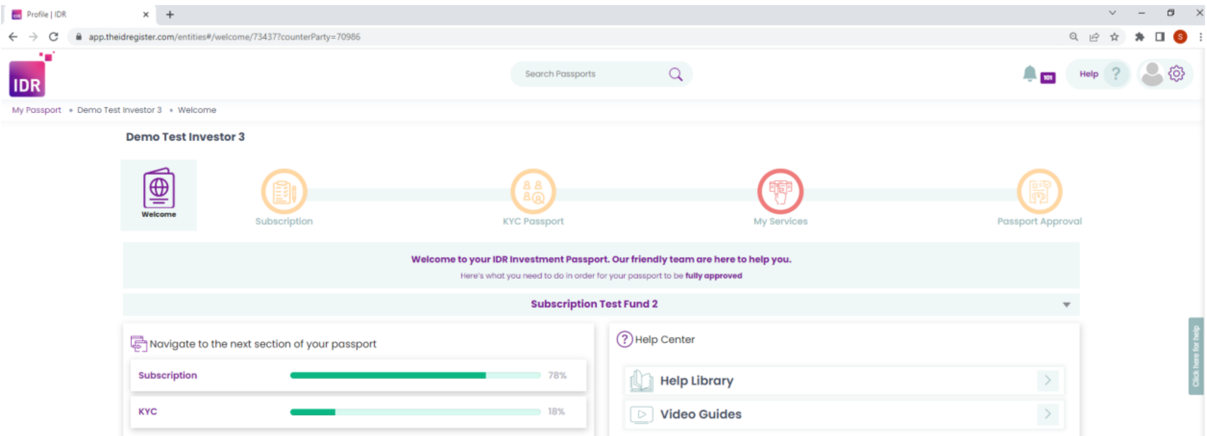


On the very far right of the page, you will see a **'click here for help'** button. This section contains various guides that will walk you through different sections of the profile.

Completing your Fund Specific Questionnaire and Agreement

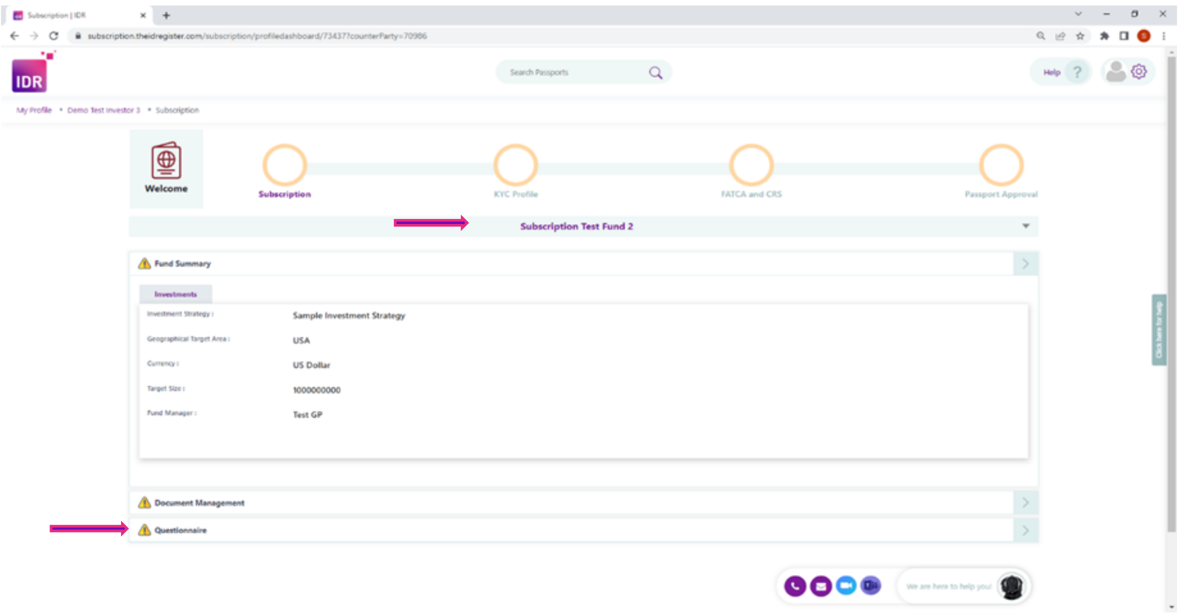
Note: if the Subscription icon does not appear on your screen, your investment may not be subscribed to the subscription service. If so, please click here to proceed to the KYC Passport.

- **Option A**: Click on the subscription icon at the top of the screen.
- **Option B**: Click on the subscription hyperlink in ‘Navigate to the next section of your passport’.



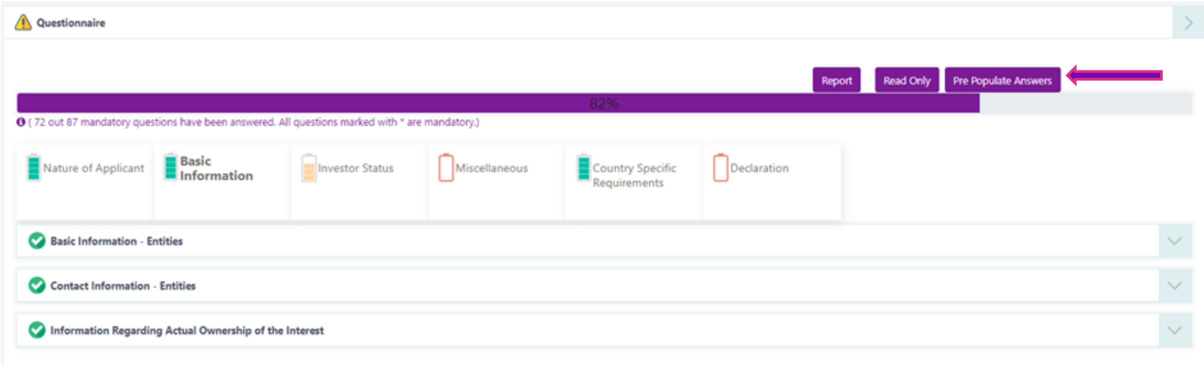
The subscription page has three sections as seen in the above screenshot:

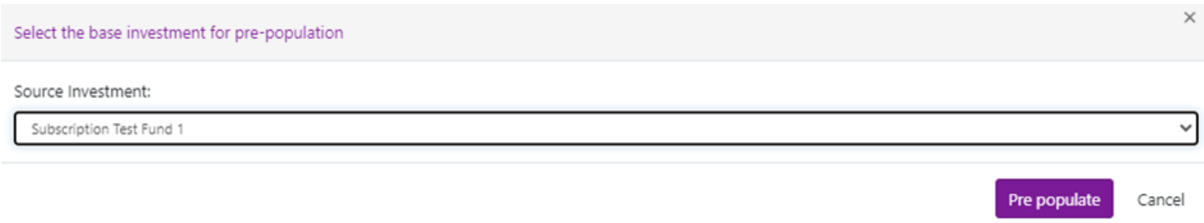
- Fund Summary: key details about your investment.
- Document Management: download and sign the subscription agreement.
- Questionnaire: complete the questionnaire required to invest in the fund.
- The most recent fund you have connected with has been auto-selected at the top of the page – if you wish to change the fund, simply click on the fund name.



Pre-populating the subscription questionnaire

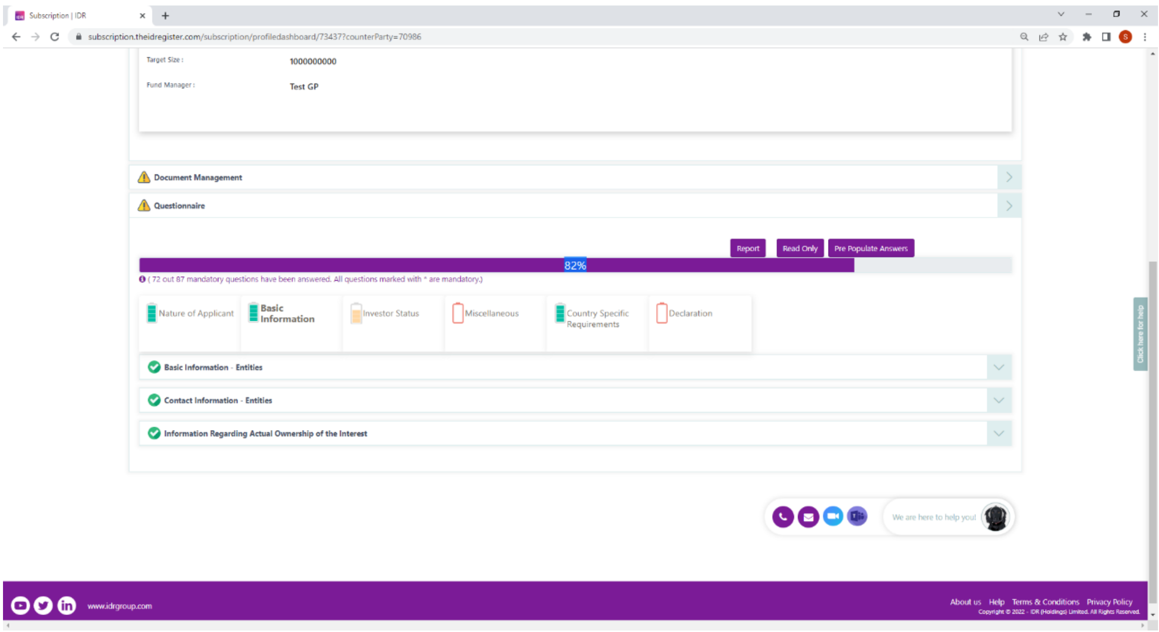
- Click on ‘Questionnaire’.
- If you have completed a questionnaire previously, click ‘pre-populate’ and select your previous investment – this will fill in answers from your previous questionnaire – make sure and double check the responses are correct for your current questionnaire.
- You will then need to fill in any fund-specific questions, for example: the bank details you wish to use for this investment.



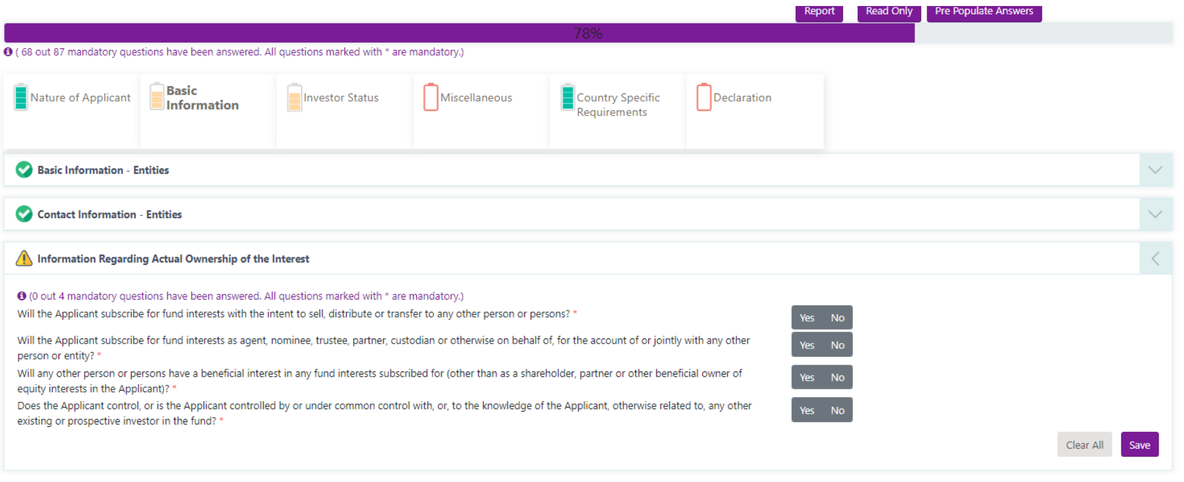


Completing the subscription questionnaire

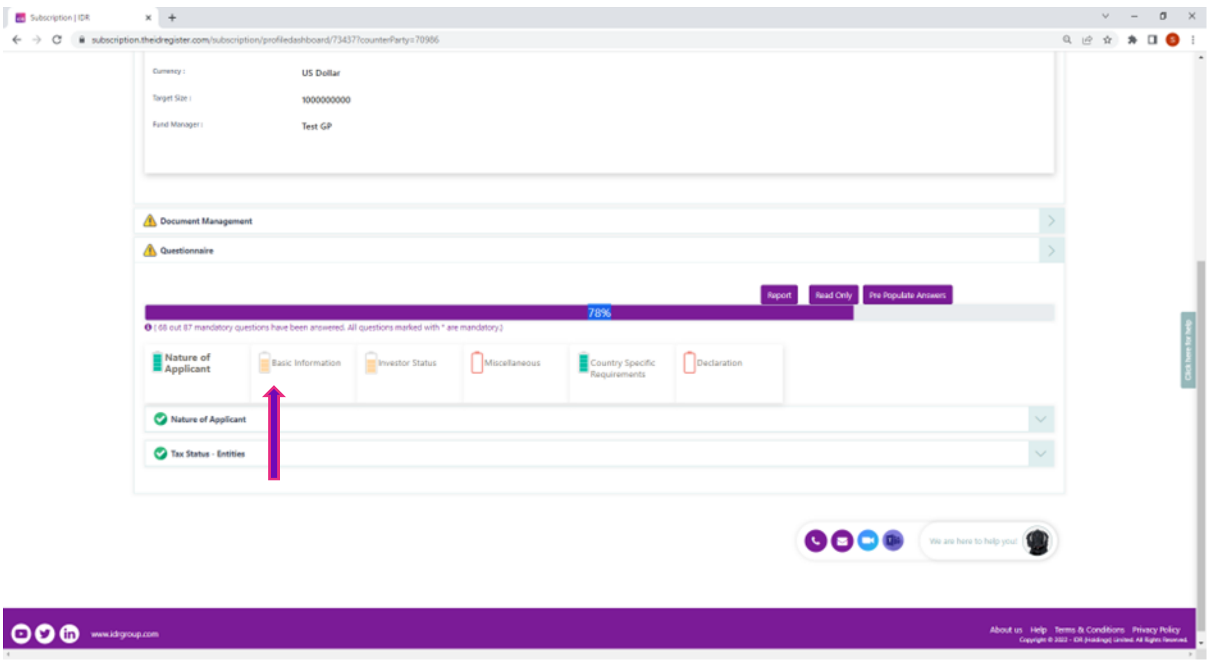
- After clicking on ‘Questionnaire’, you can view the percentage of completion in the progress bar:



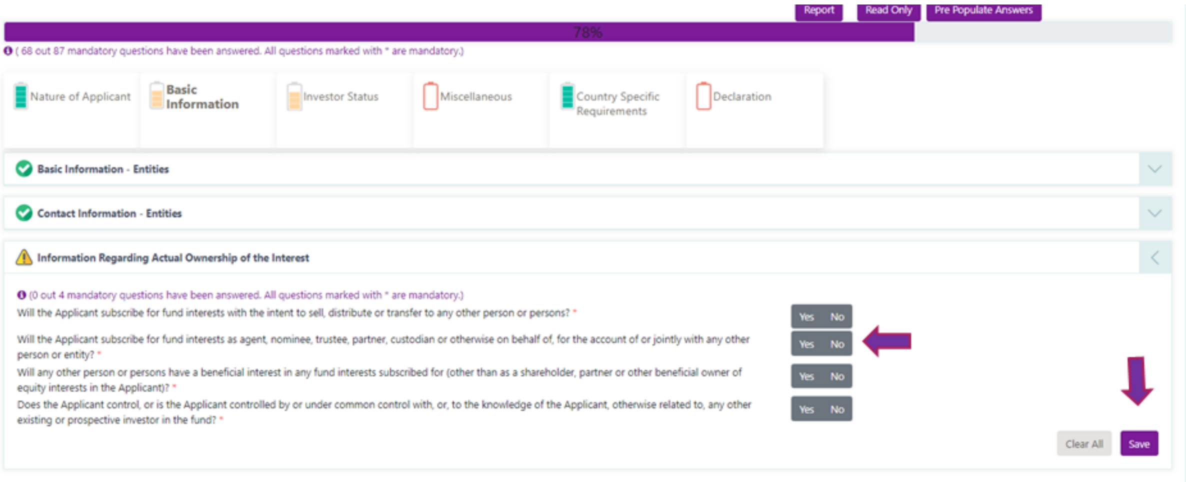
The questionnaire has tabs at the top which contain various sections, for example, here is the 'Basic Information' section which has three sections within it: Basic Information; Contact Information; and Information Regarding Actual Ownership of the Interest.



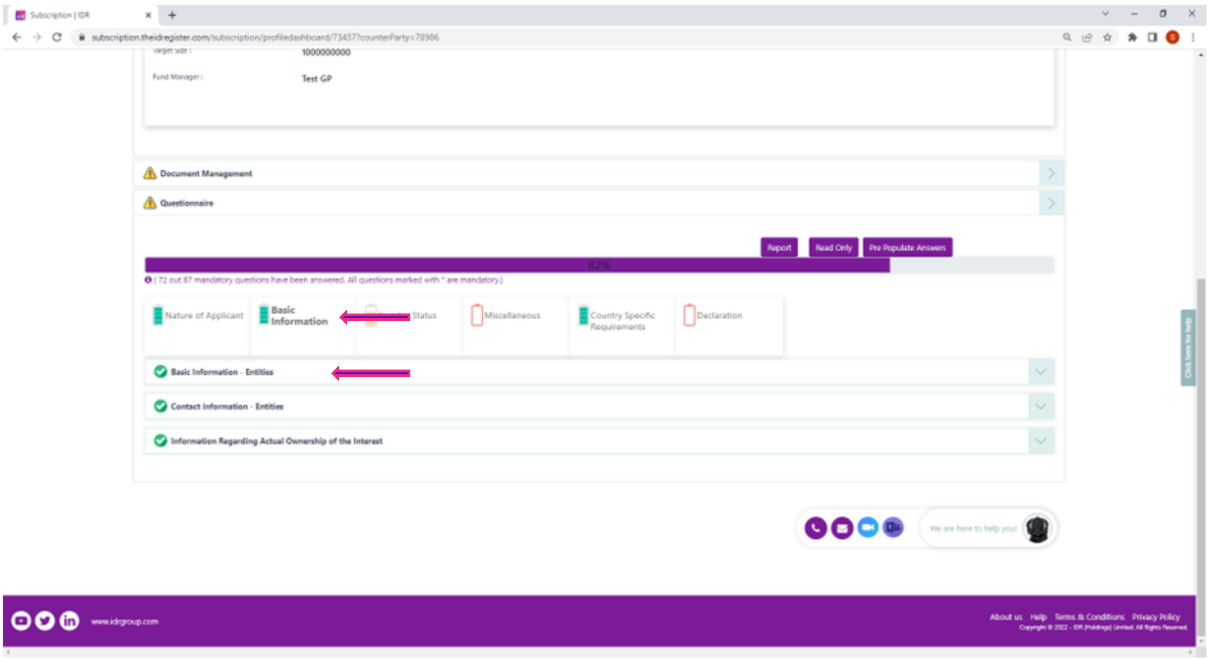
If the power bar next to each tab is not green, it is an indicator that some information is still outstanding and requires completion.



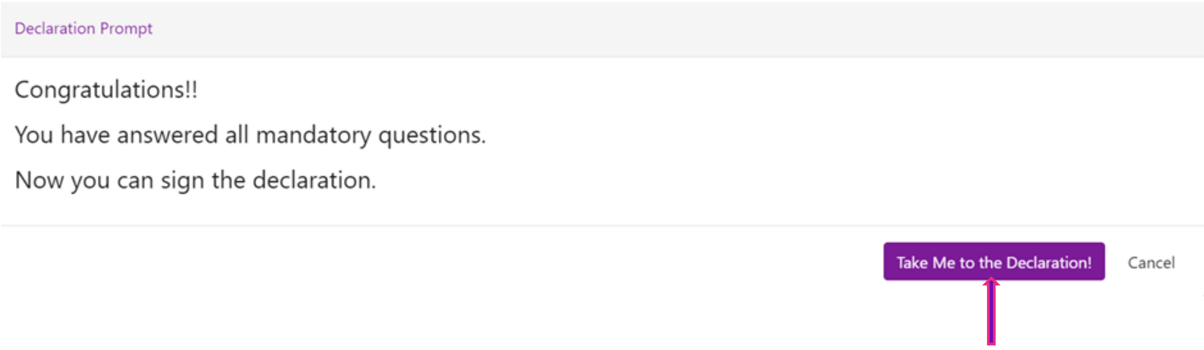
- Please click on each tab at the top of the questionnaire, e.g.: 'Basic Information'
- Then answer all questions in each section and **click 'save'**:



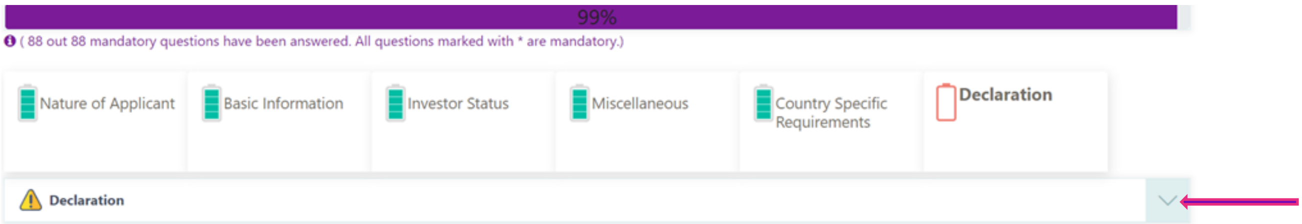
- When a section is complete the banner will turn green, likewise when a whole tab is complete the battery icon will be green.
- Work from left to right, click on each tab, and complete all questions in each section.
- Example below: all sections in the Basic Information tab are now complete and so each section banner and the overall battery icon are green.



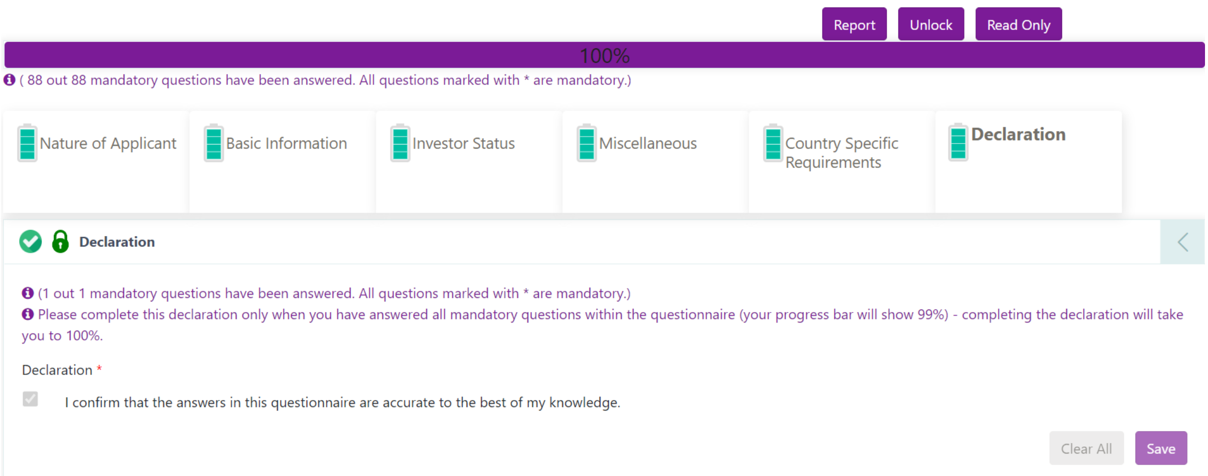
After completing all the questions in each group, you will receive a pop-up notification as an indicator that all the questions have been completed and the final step will be to complete the Declaration.



- Click on the button that reads: “Take me to the Declaration”.
- Click on the arrow next to the Declaration section as seen below:

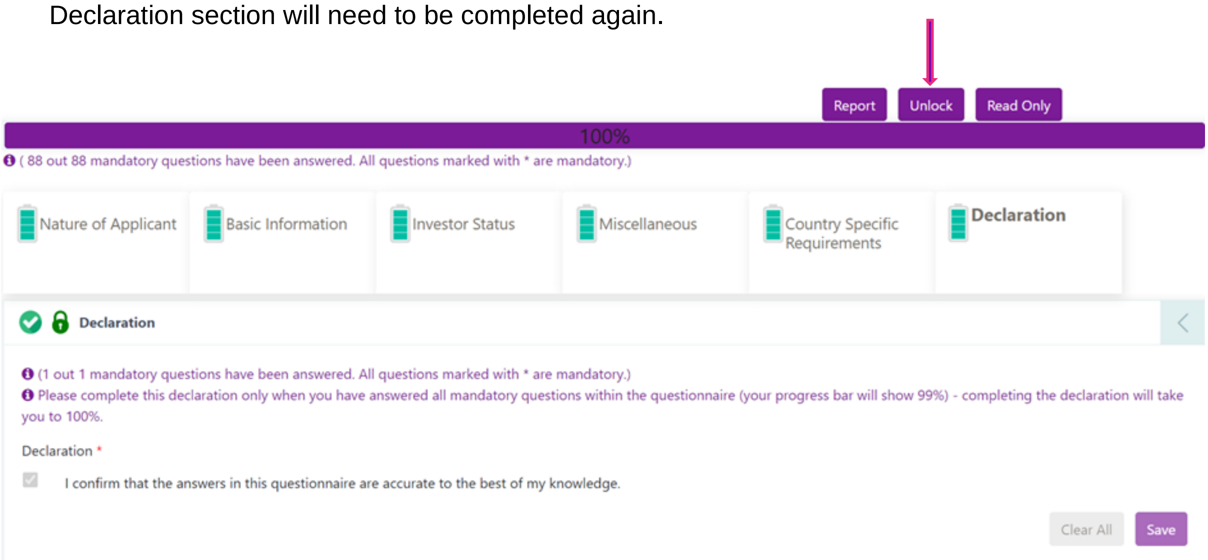


After completing the Declaration section, the power bar icon will turn green and the questionnaire will be locked for further editing as seen below.



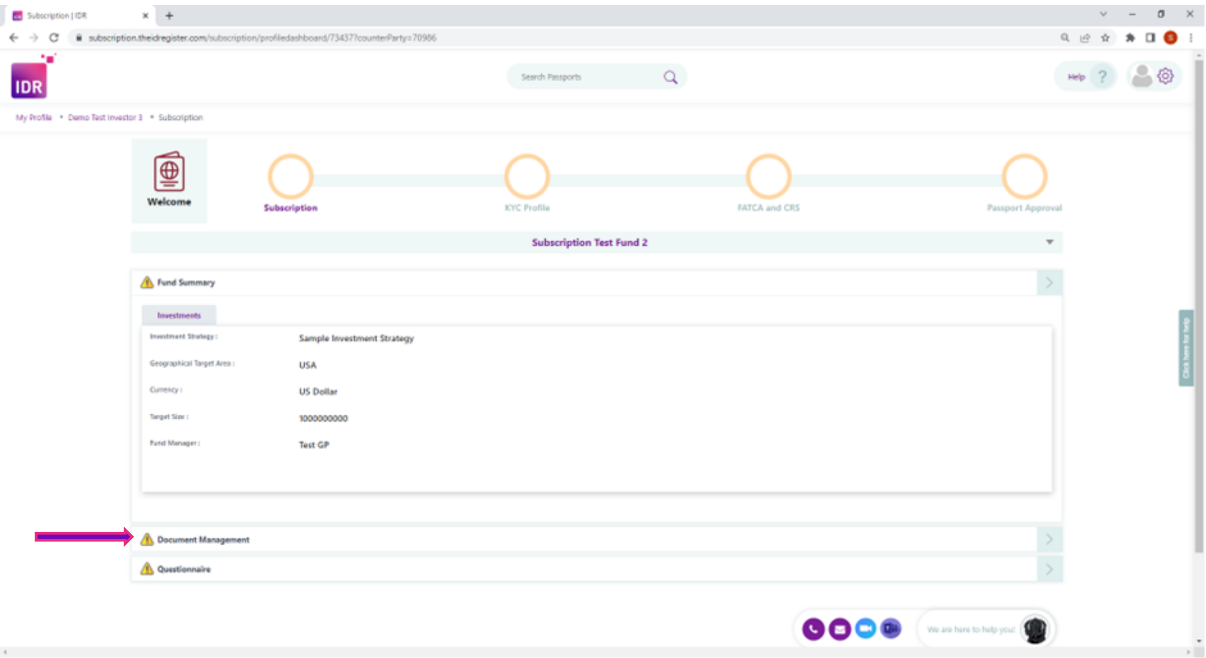
Amending a completed subscription questionnaire

- If a change needs to be made to an answer, please click on the Unlock button above the completed questionnaire as seen in the screenshot below.
- By clicking the Unlock tab it will be possible to edit answers in the questionnaire after which the Declaration section will need to be completed again.

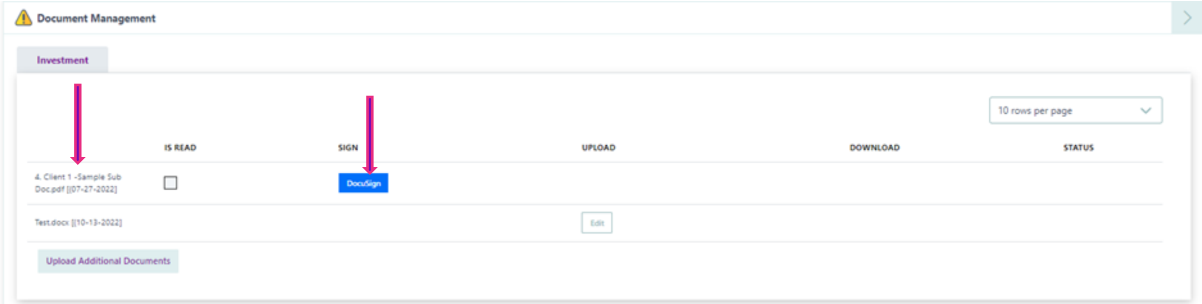


Completing the Subscription Agreement via DocuSign

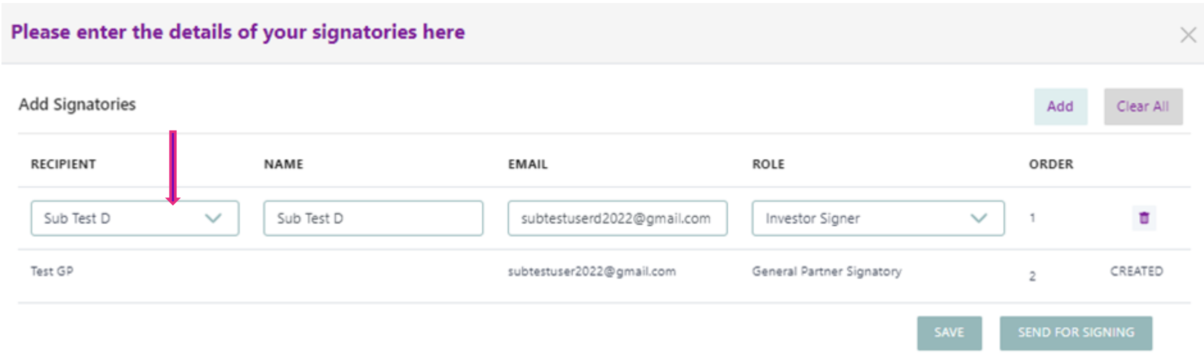
Navigate to the Document Management section on the Subscription page as seen in the screenshot below:



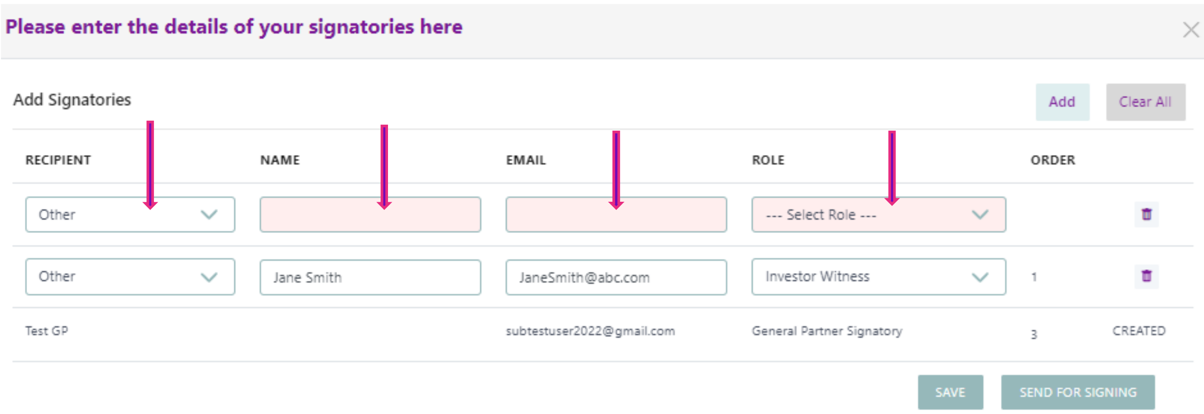
- A section containing the Subscription Agreement will appear as seen below.
- You can click on the name of the subscription agreement on the far left to download it in PDF and review.
- When you are ready to sign, click on 'DocuSign'.



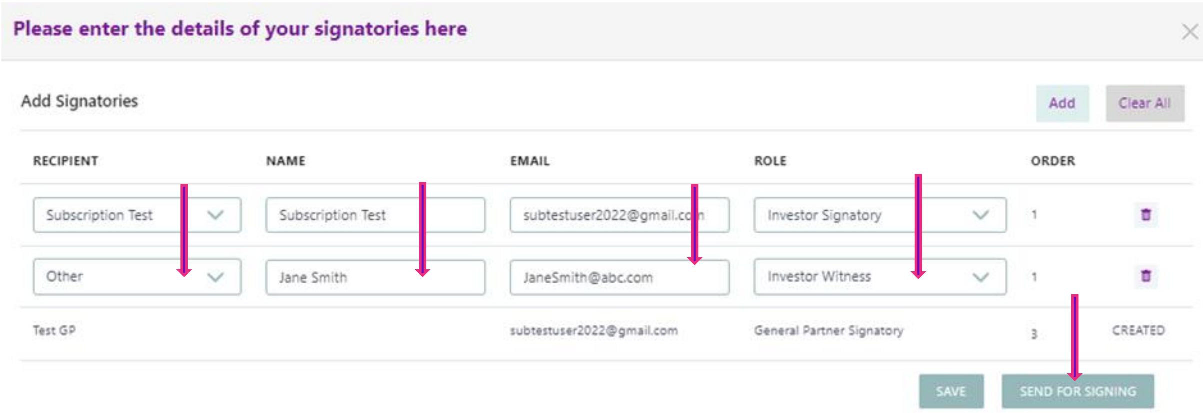
- A window will appear which requires you to provide the name and email address of the person who will sign the subscription agreement.
- If this person is a user on your IDR profile (for example, yourself), you can select the user in the 'recipient column below – name and email address will then pre-populate and you can then select 'Investor Signatory' or similar in the 'Role' dropdown



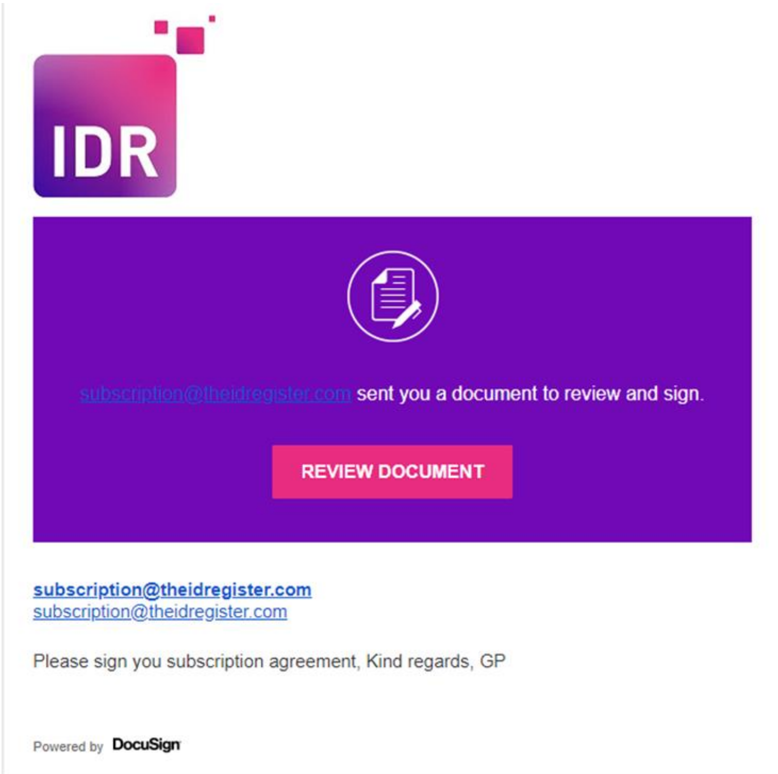
- If this person is not a user on the IDR profile, you can select 'other' in the 'Recipient' column and enter the name and email address. Then select 'Investor Signatory' or similar in the 'Role' dropdown.



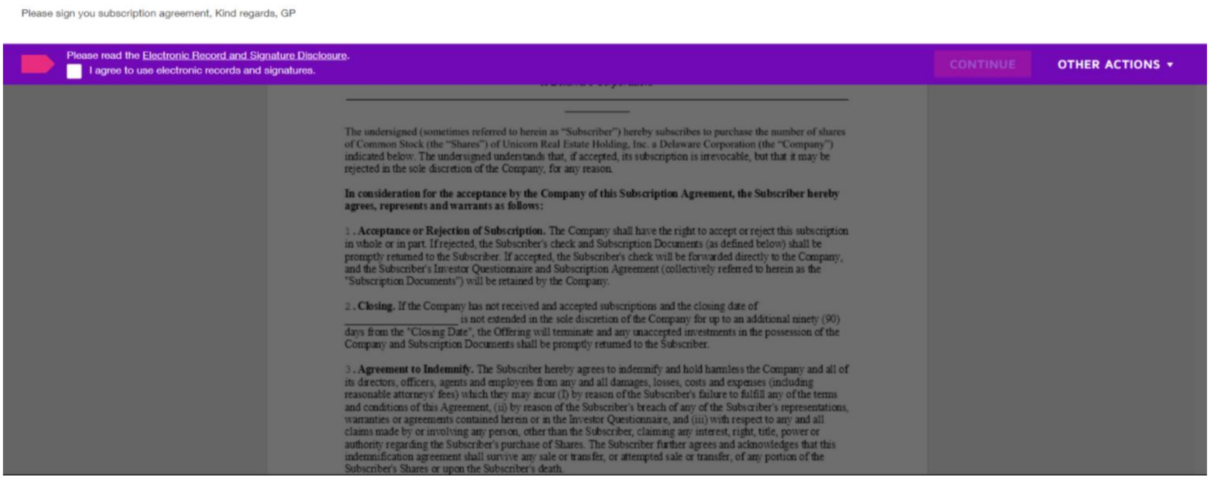
If your subscription agreement requires a witness (you will see this on the signature page of the subscription agreement), then please enter the witness details following the same steps as above and select 'Investor Witness' or similar in the role drop-down – if there is no such role in the drop-down, then a witness is not required.



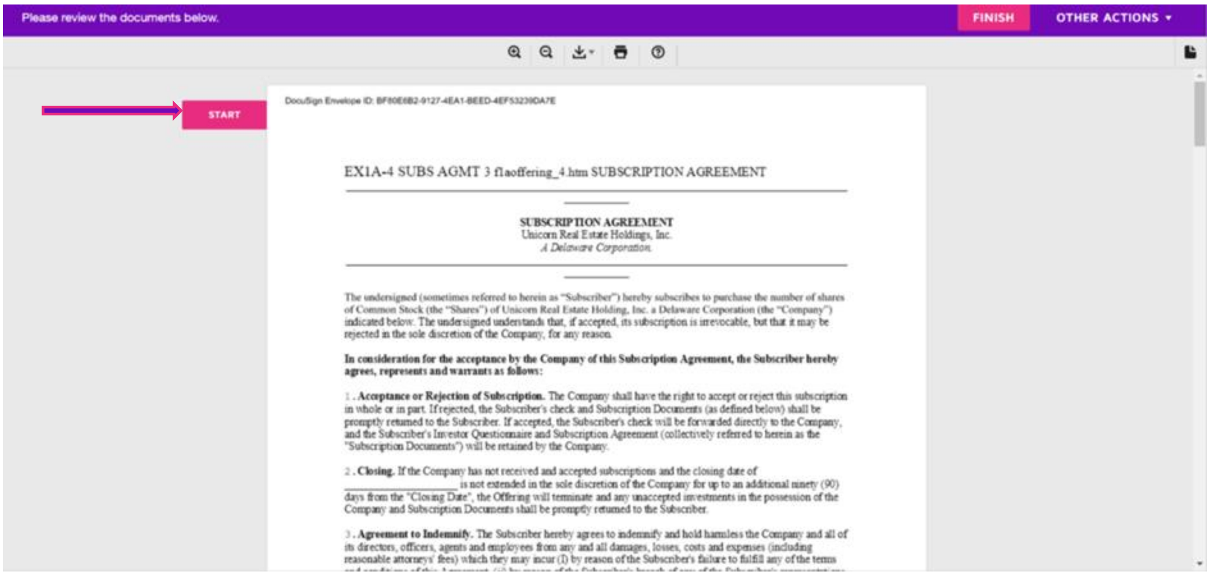
- Then click '**send for signing'** on the far right, bottom of the screen.
- An email will be sent to the selected email address to enable the signatory to complete and sign the subscription agreement via DocuSign as seen in the below screenshot.



Select the “Review Document” button as seen in the above screenshot, which will take you to the following window:

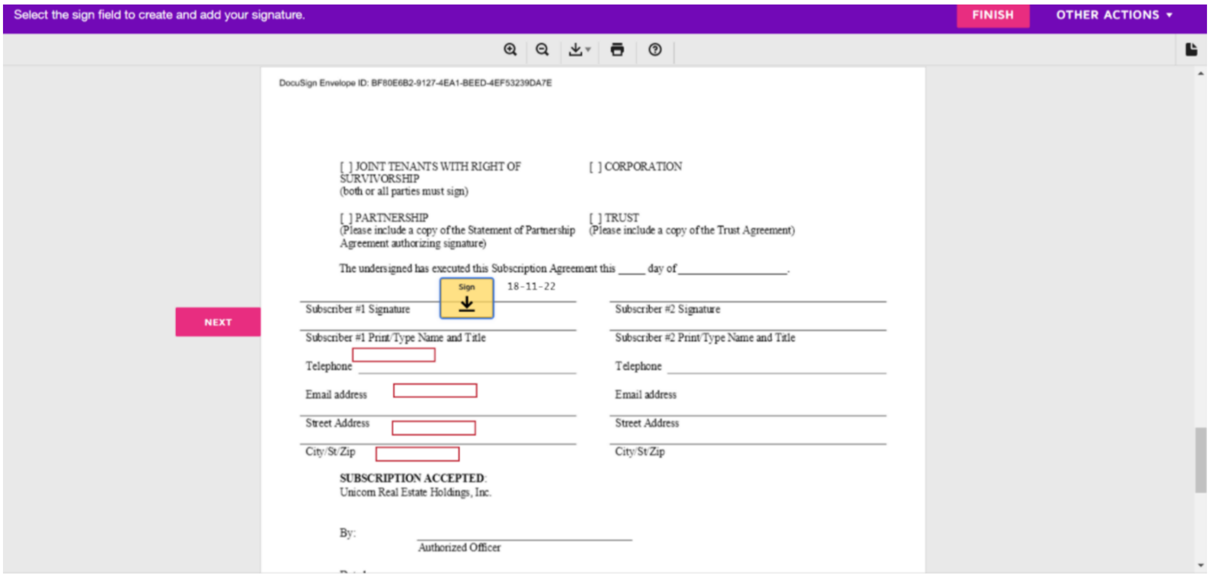


Select the checkbox in the left top corner of the screen (as seen in the screenshot below) and click ‘continue’ in the right top corner, then click ‘start’.

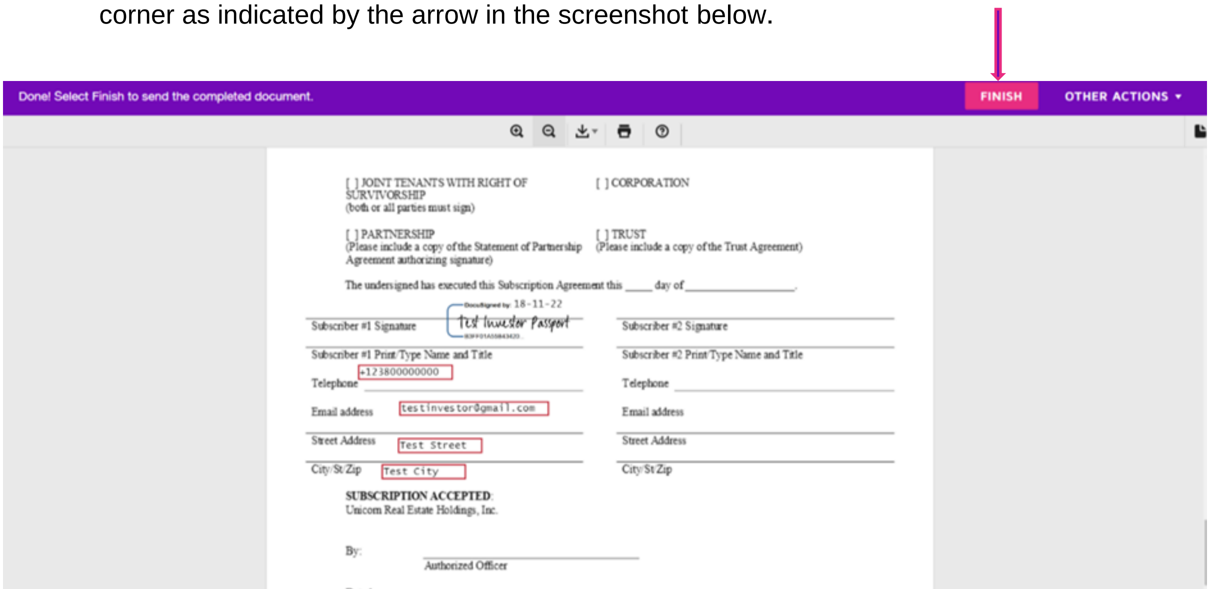


- The document will guide you to fields that are mandatory to complete as illustrated below.

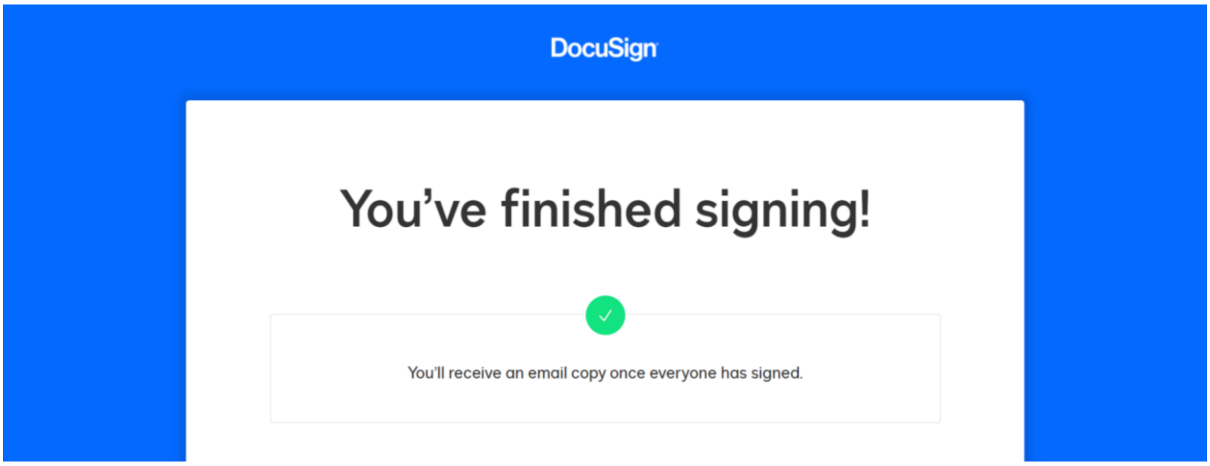
- However, please read the whole agreement in case there are optional fields applicable to you, for example and an additional signature may be required for certain investor types such as disregarded entities.



- Continue to complete all mandatory sections as seen in the example below.
- After all mandatory sections have been completed, please select the "Finish" tab in the right to corner as indicated by the arrow in the screenshot below.



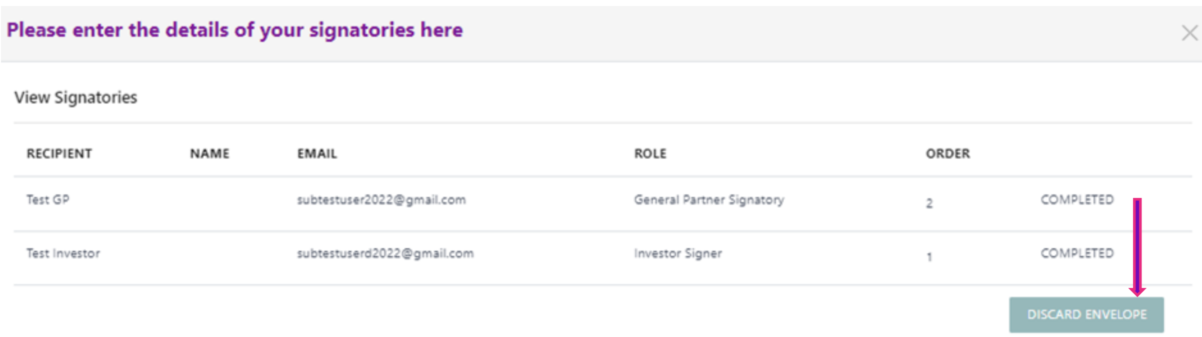
The next person who is required to sign will then get an email prompting them to sign.



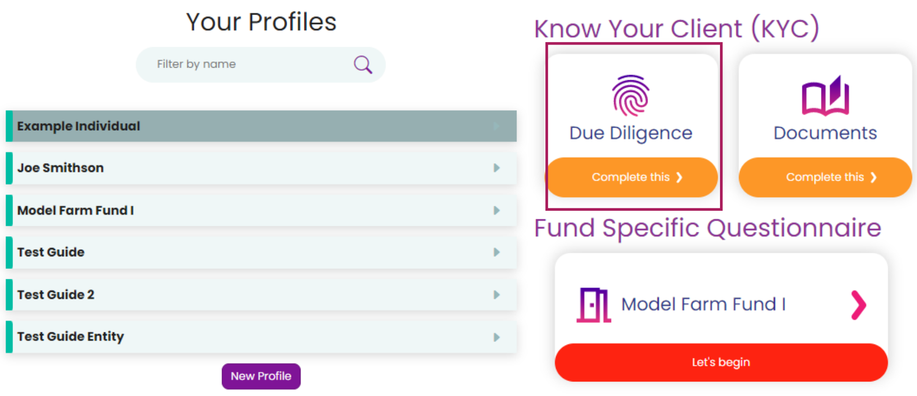
You have now successfully completed the subscription section so please then navigate to the KYC profile.

Correcting a Mistake

- ❖ If you have made a mistake and need to amend the subscription agreement, you will be able to discard the DocuSign envelope up until it has been signed by all parties.
- ❖ Click on the DocuSign button in document management and then click 'discard envelope'.
- ❖ Refresh the page, you should then be able to start the signing process again.
- ❖ It can sometimes take a few minutes for the information to update from DocuSign so please check back a few minutes later if this does not work immediately.



Completing Know Your Client - KYC

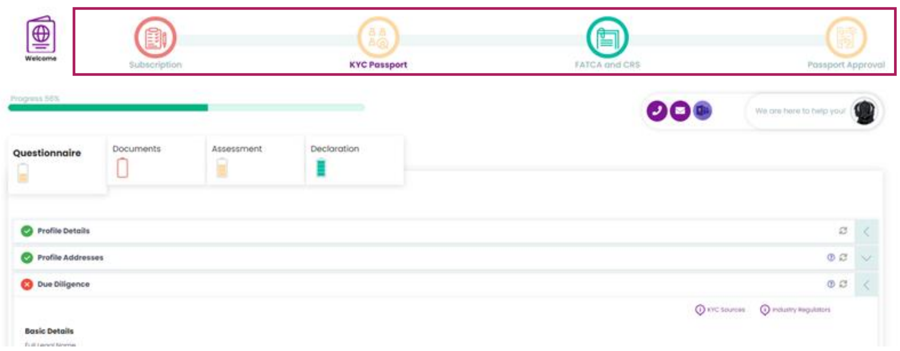


Selecting the Due Diligence button will take you to the **Questionnaire** section in your profile.

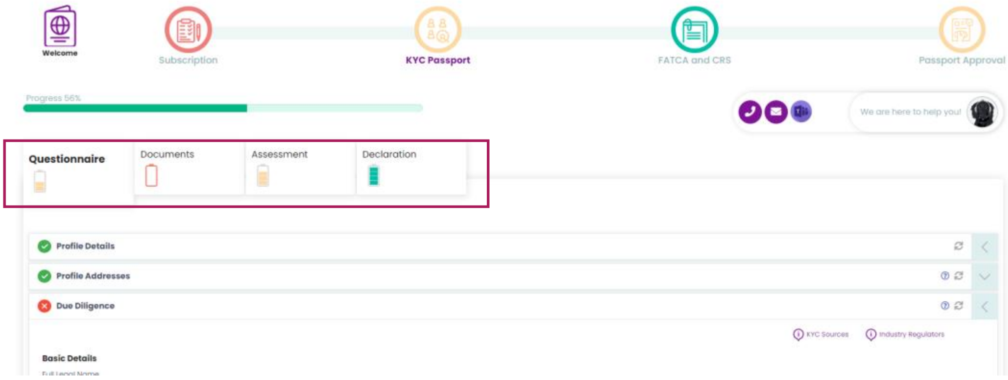
IDR may have pre-populated your profile with as much information as we had available at the point of onboarding. Where information/evidence has been pre-populated, please review it to confirm it is accurate and correct.

Natural Persons - KYC Completion

Once you have entered the profile you will note that you can toggle between the various services by clicking on the buttons indicated below. The services mentioned will depend on the funds / services the profile is connected to:

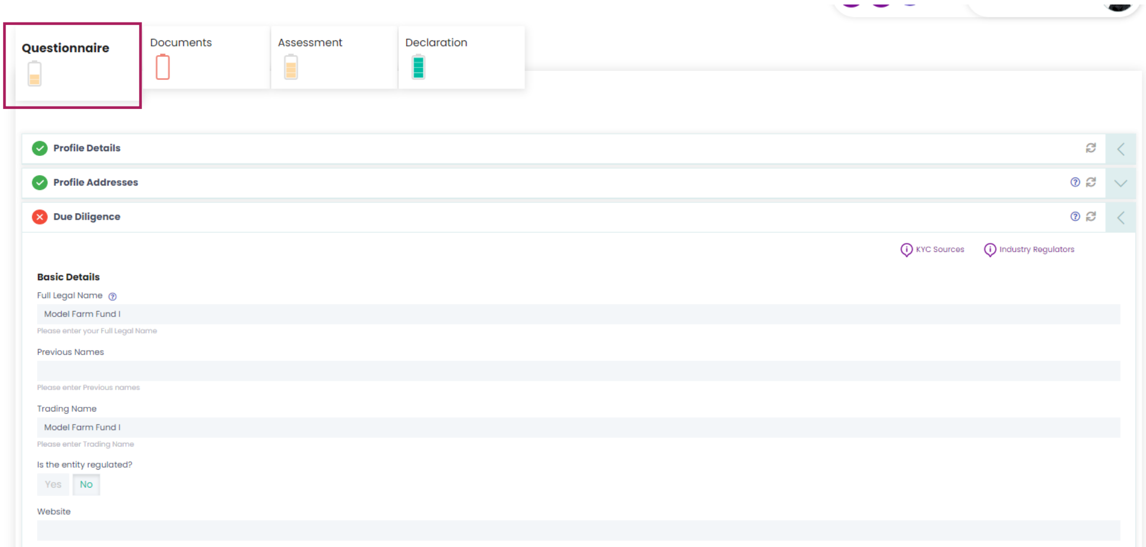


You will then note that there are 4 tabs in the KYC section. IDR's team will be responsible for the Assessment tab. The Questionnaire, Documents and Declaration tabs will need to be completed by you. By clicking on the tabs, you can move between the different sections. The batteries on each tab indicate the completion level. **Red** and empty means that the section has not been started, **Green** and full means it is complete and **Orange** and partially full means that it is partially completed.



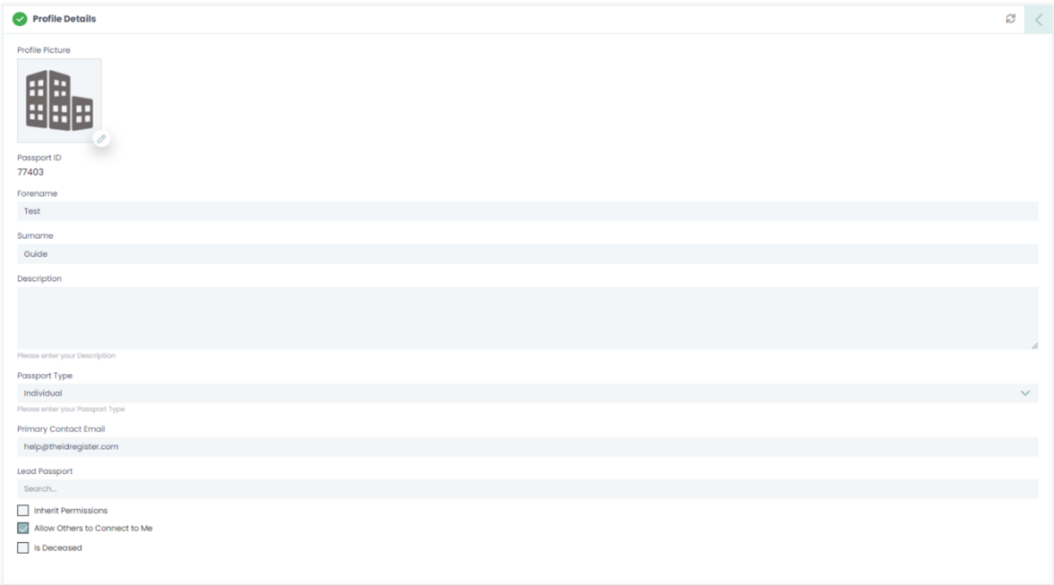
Questionnaire

On the first Tab, the **Questionnaire**, there are 3 sections. You need to complete all 3, simply click on a section to expand it or click the light blue down arrow on the far right. The Due Diligence section will have automatically expanded if you selected that option on your home page.



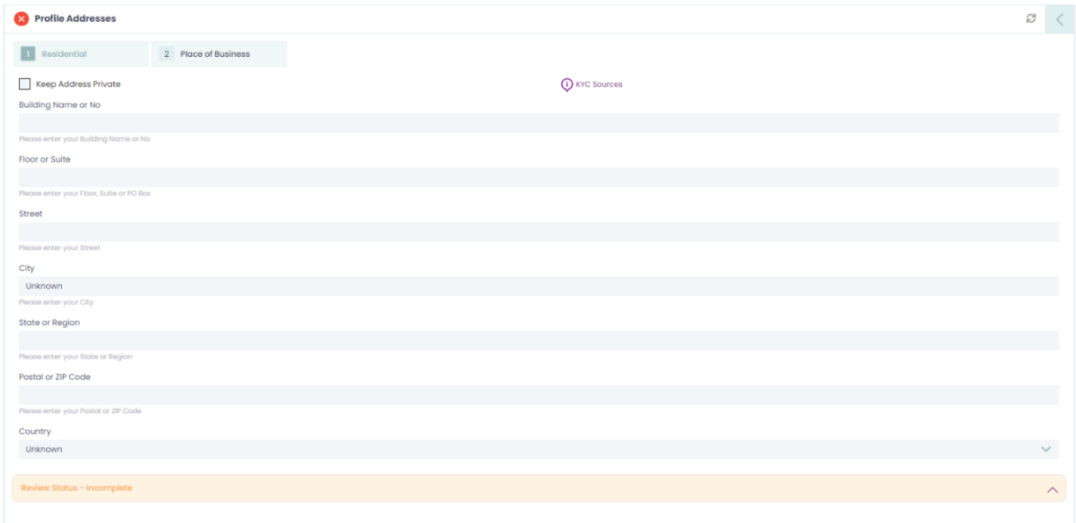
Please ensure that if information has already been filled in on your behalf, you check to see that it is correct.

Profile Details



- Please ensure that at a minimum you double-check to confirm your forename and surname have been entered correctly.
- Please enter your primary contact email address.

Profile Addresses



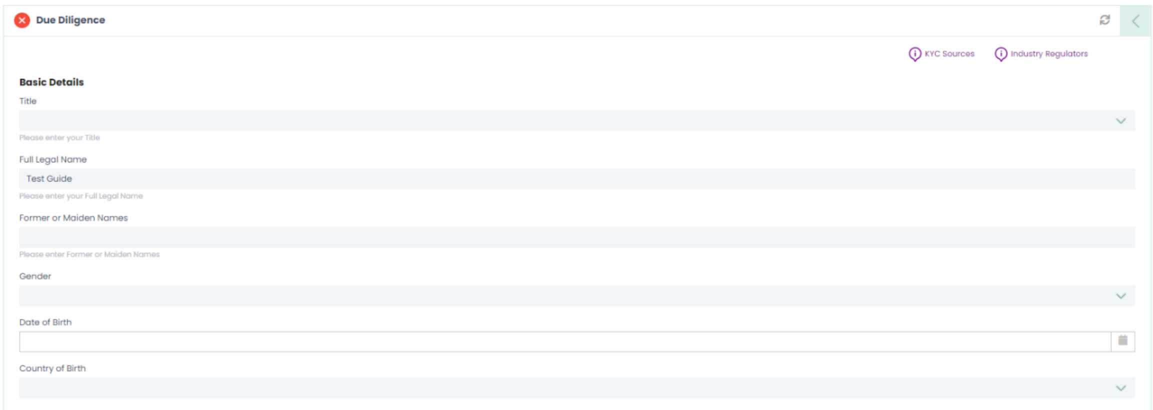
- Your address may have been pre-populated by The IDR team. Please review your residential address and make any changes if necessary. If it has not been inserted, please fill in the necessary information.

Due Diligence

The Due Diligence section is comprised of your basic details, several Yes/No questions along with some free text answer boxes. An important thing to note is when you input your answers, you can save them at any time by pressing the purple tick in the far-right corner.

The tick looks like this: 

Basic Details



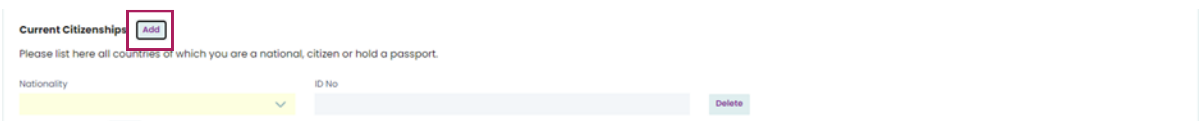
In the **Basic Details** section, please enter:

- Title
- Full legal name (including middle names)
- Former or Maiden names (if applicable)
- Date of Birth
- Country of birth

Current Citizenships

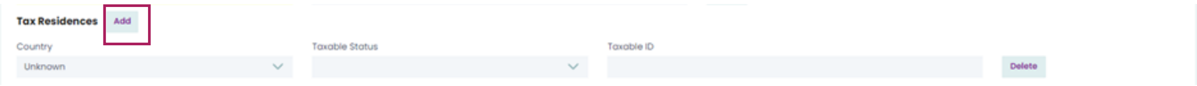
In the **Current Citizenships** Section, please enter:

- Nationality and ID Number as seen on your proof of identity (Passport or ID Card).
- Please add all your relevant citizenships. To add another citizenship, simply select **Add** then fill in all the details.



In the **Tax Residences** Section:

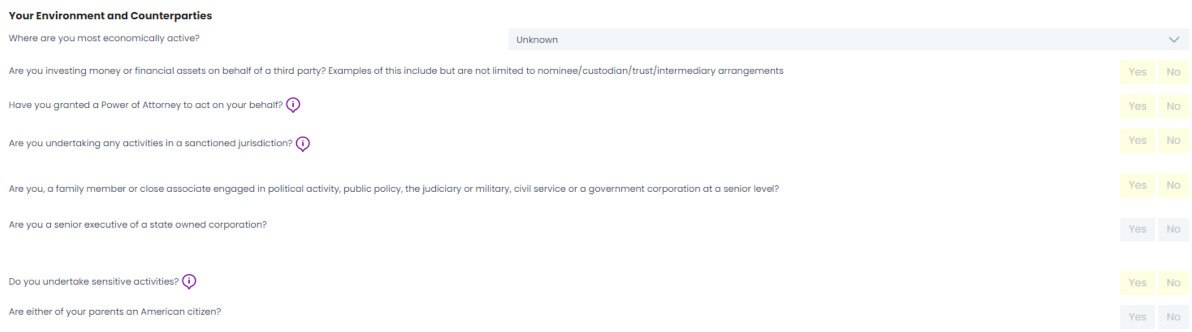
- Please ensure your tax residence is correct and enter a valid Tax ID. Please enter all tax residences, you can do this by clicking on **Add:**



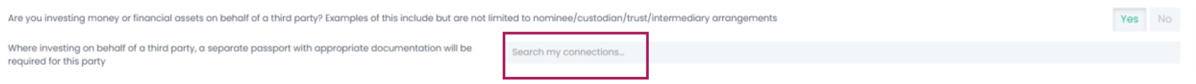
Occupation, Business or Profession

- Please provide a comprehensive description of your Occupation, Business or Profession. This should include but is not limited to the name of the company, your current title, the industry in which the company operates and length of service.

Your Environment and Counterparties

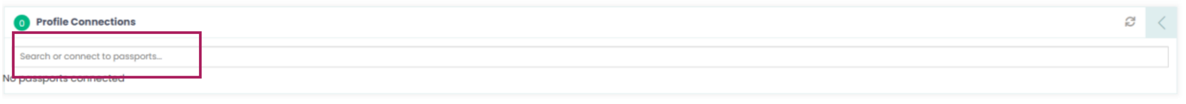


- All questions require an answer.
- **Where are you most economically active**? – this requires you to type in the jurisdiction.
- If you are **investing money on behalf of a third party,** please create and complete a profile for the individual/entity you are investing on behalf of. A pop-up will appear with the following when you select yes:

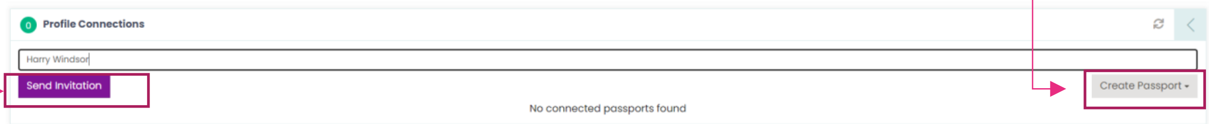


- Insert the name of the person/entity that you will be investing on behalf of in the section highlighted. If you have searched and the profile does not exist, you will need to create one for the abovementioned person/entity. To do this you need to:
    - Scroll to the top and click the **Welcome** icon on the top left.

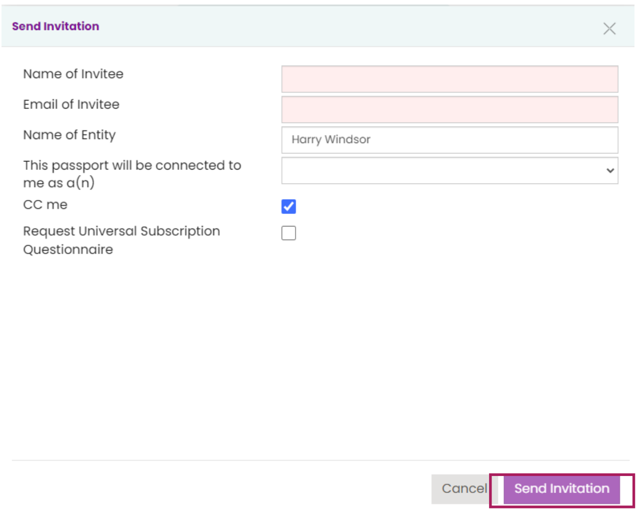
- It will take you back to the Profiles landing page where you need to scroll to the bottom of the page to where it says **Profile Connections**



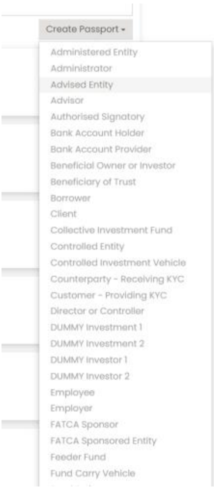
- Type in the name of the person you wish to add and select **Create Passport,** or you can invite them by selecting **Send Invitation. <u>Send Invitation</u>** will mean that the person added will need to create their own profile, however if you select **<u>Create Passport</u>** you can create one for them.



- If you selected **Send Invitation** you will receive this pop-up window where you will need to input all the relevant details of the individual, once you have done that select **Send Invitation**. The person will then receive an invitation to create their profile.

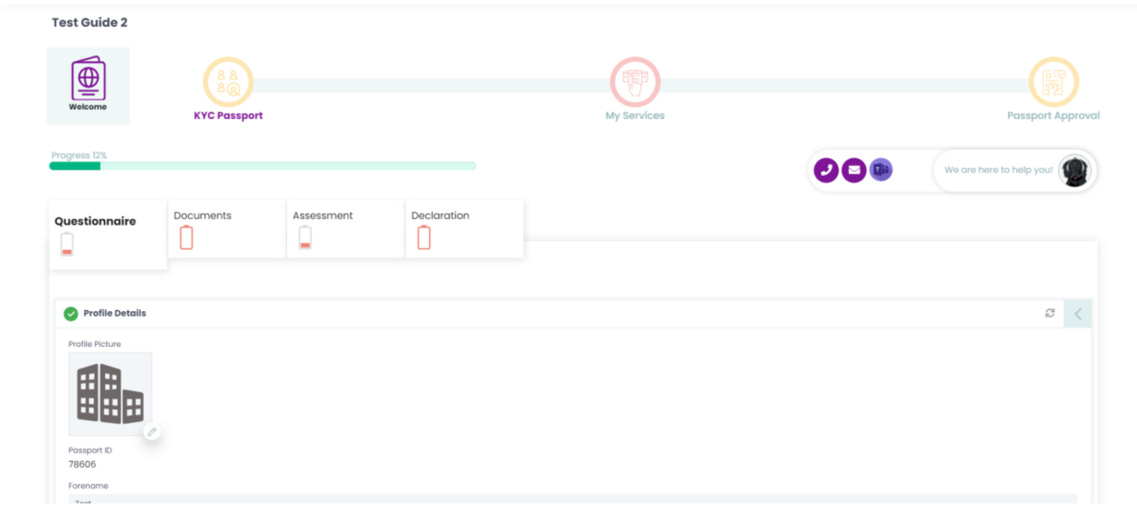


- If you selected **Create Passport** you will need to select the capacity in which they will be connected from the drop-down list that will appear.

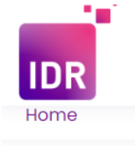


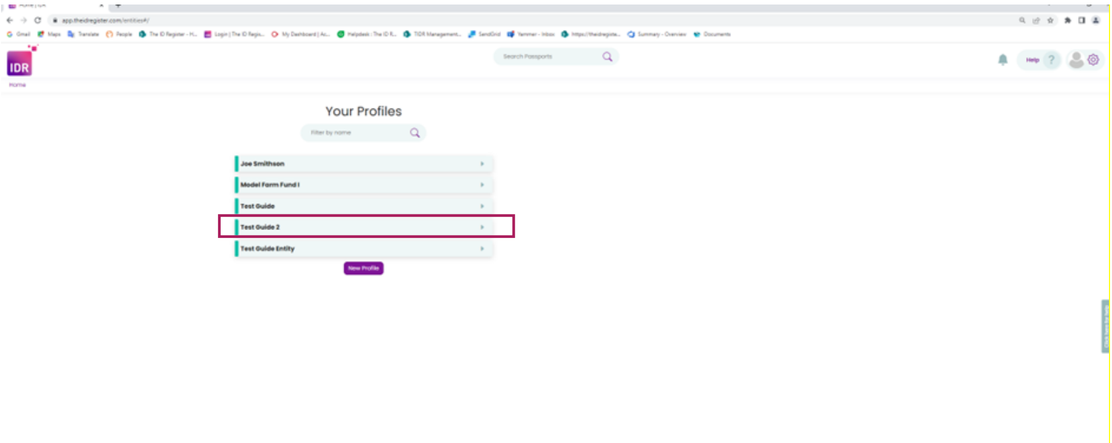
- Once you have made your selection, a pop up will appear where you will fill in all the relevant information and thereafter select **Create Profile**.

- You will automatically be taken to the new profile where you will fill in all the relevant information for that person. It will require the same steps that you have gone through for your profile.



- You will automatically be listed as a user for this profile, and it will now also appear on your home screen when you press the **Home** button.





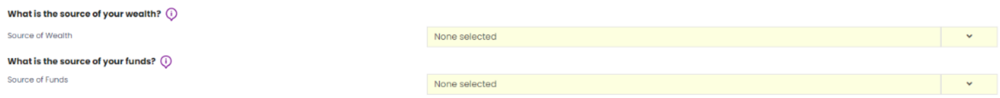
- If you have granted a **power of attorney**, please create and complete a profile for the individual or entity to whom you have granted power of attorney. This will be done in the same manner as above for creating a connection.
- **Are you undertaking any activities in a sanctioned jurisdiction** - This question is asking if you are you living or conducting any business in countries sanctioned by the EU, UN or OFAC. You can find lists of these countries at the following websites : https://www.sanctionsmap.eu/#/main & https://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx
- For the question - **Do you undertake sensitive activities?** This will include but is not limited to:

Any activity linking to:

- Military goods, equipment, technology and/or personnel
- Cash intensive businesses such as: restaurants; convenience stores, petrol/gas stations; vending machines or beauty salons
- Conduct of scientific research
- Dealing in virtual currencies
- Gambling, betting or casino businesses
- Involvement in mining, drilling, or quarrying for natural resources.
- Involvement with goods that have a dual use for sanctioned activities
- Making or marketing pharmaceutical goods or devices
- Trading activities that require payment in advance and where there is no consumer protection
- Vulture funds
- Other Sensitive Activities

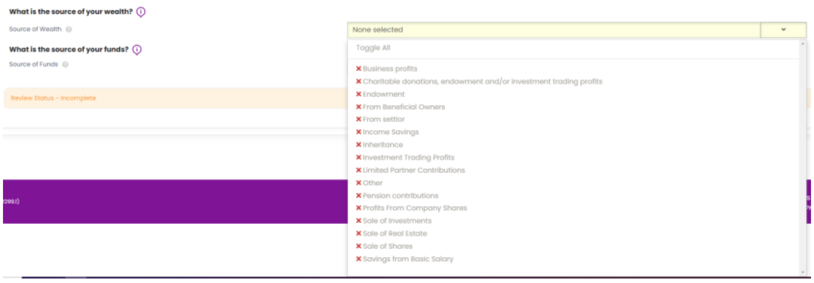
What is the source of your wealth?

Source of Wealth is how you have generated your total wealth.
Source of Funds is related to the origin of the funds for this investment.

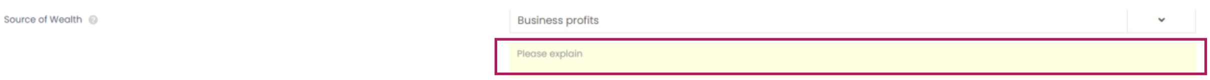


Source of Wealth

- Please select an option from the drop down.

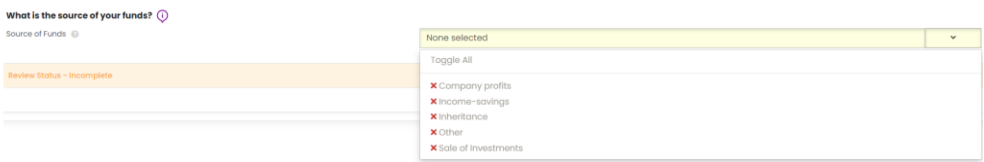


- Once you have made your selection, please explain your choice in the yellow block that has appeared. Please provide a comprehensive answer, try to give some background and any relevant facts.

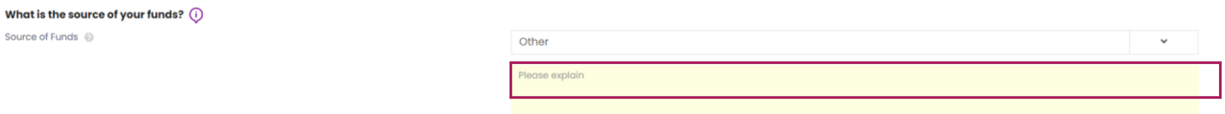


Source of Funds

- Please select an option from the drop down.

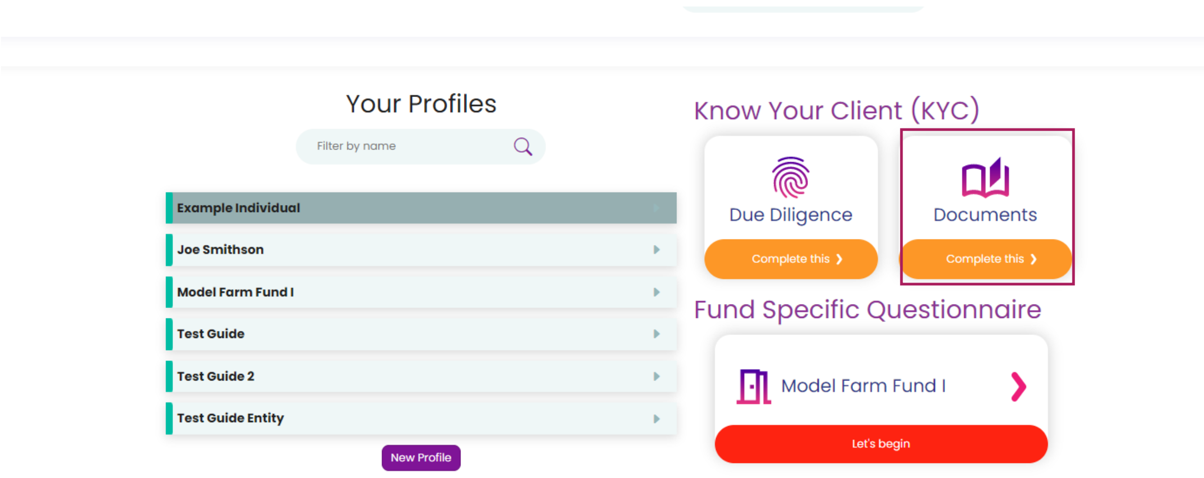


- Once you have made your selection, please explain your choice in the yellow block that has appeared. Please provide a comprehensive answer, try to give some background and any relevant facts.

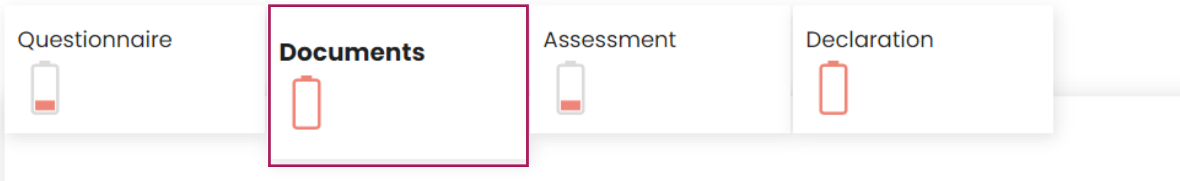


Documents

To enter the **Documents** section of your profile, select the **Documents** tab as shown below. This will take you directly to the documents tab in the profile.

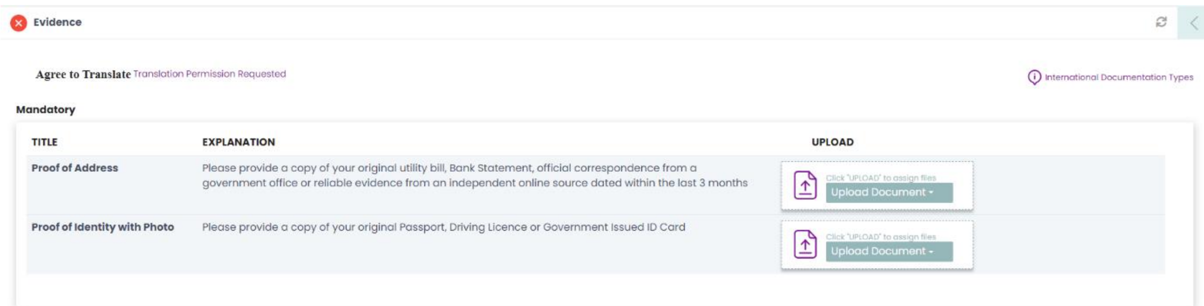


If you are already in the profile, you can simply click on the **Documents** tab, and it will take you there.

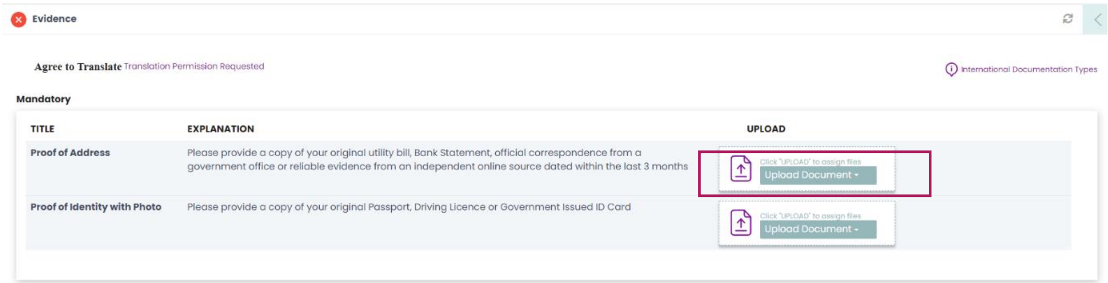


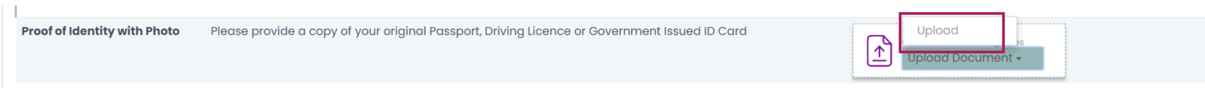
Evidence

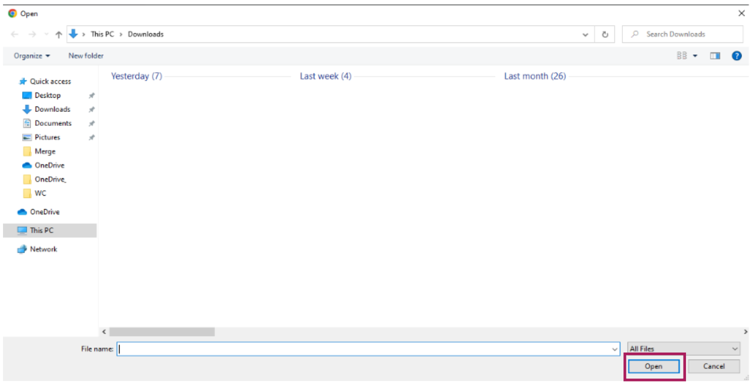
Please ensure that all mandatory evidence documents have been uploaded and digitally certified. Please note that once a document is uploaded, it is automatically saved and you do not need to push any buttons to save it.



To upload a document, click on the **"upload document"** button next to the evidence you want to submit and select upload, then choose the document from the pop-up that appears and click open.







Once the document has been uploaded it takes a bit of time to finalise. Please note that you will only be able to select the document for certification once the finalisation has been completed. Refreshing the page can make it go a bit faster.

If you uploaded the incorrect document by mistake, simply **click on the cog** on the right of the document and select **Delete** from the menu.

If your documents are not in English, please ensure a translation of the document has been provided ensuring the details of the translator are visible.

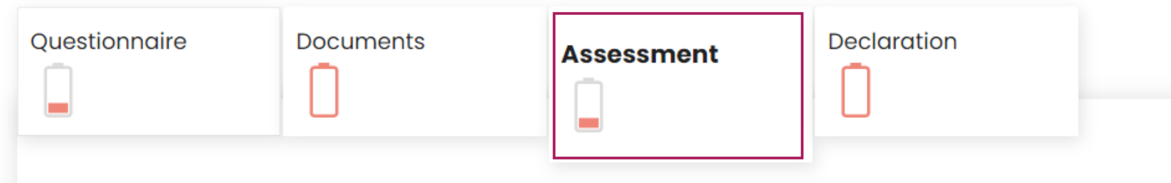
The mandatory documents required are determined using the profile type and risk. Under the mandatory heading within the evidence section, you will see all documents required with a brief explanation of the document and what is acceptable. For additional information regarding the standard evidence requirements, please see Appendix A of this guide.

If Source of Funds and Source of Wealth are listed as Mandatory documents on your profile, please see Appendix B of this guide for further information on what is acceptable.

In some situations, a W-Series Form and/or CRS Self-Certification Form will need to be uploaded although it will not be marked mandatory; these will be found in the Recommended documents.

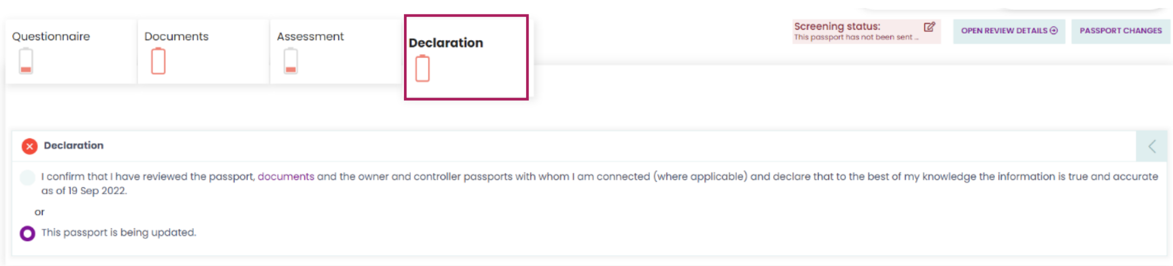
All mandatory documentation needs to be digitally certified, please see the heading below: <u>Evidence certification – Applies to all investor types.</u>

Assessment



This section will be completed by a Senior Analyst at IDR.

Declaration

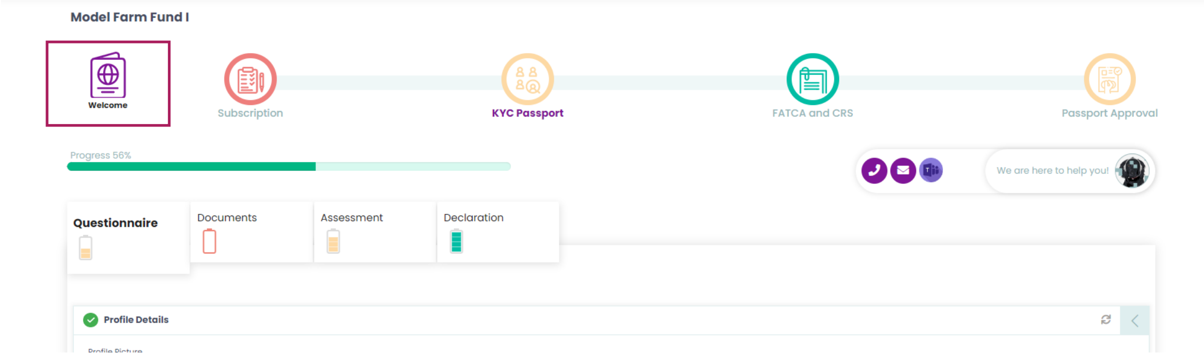


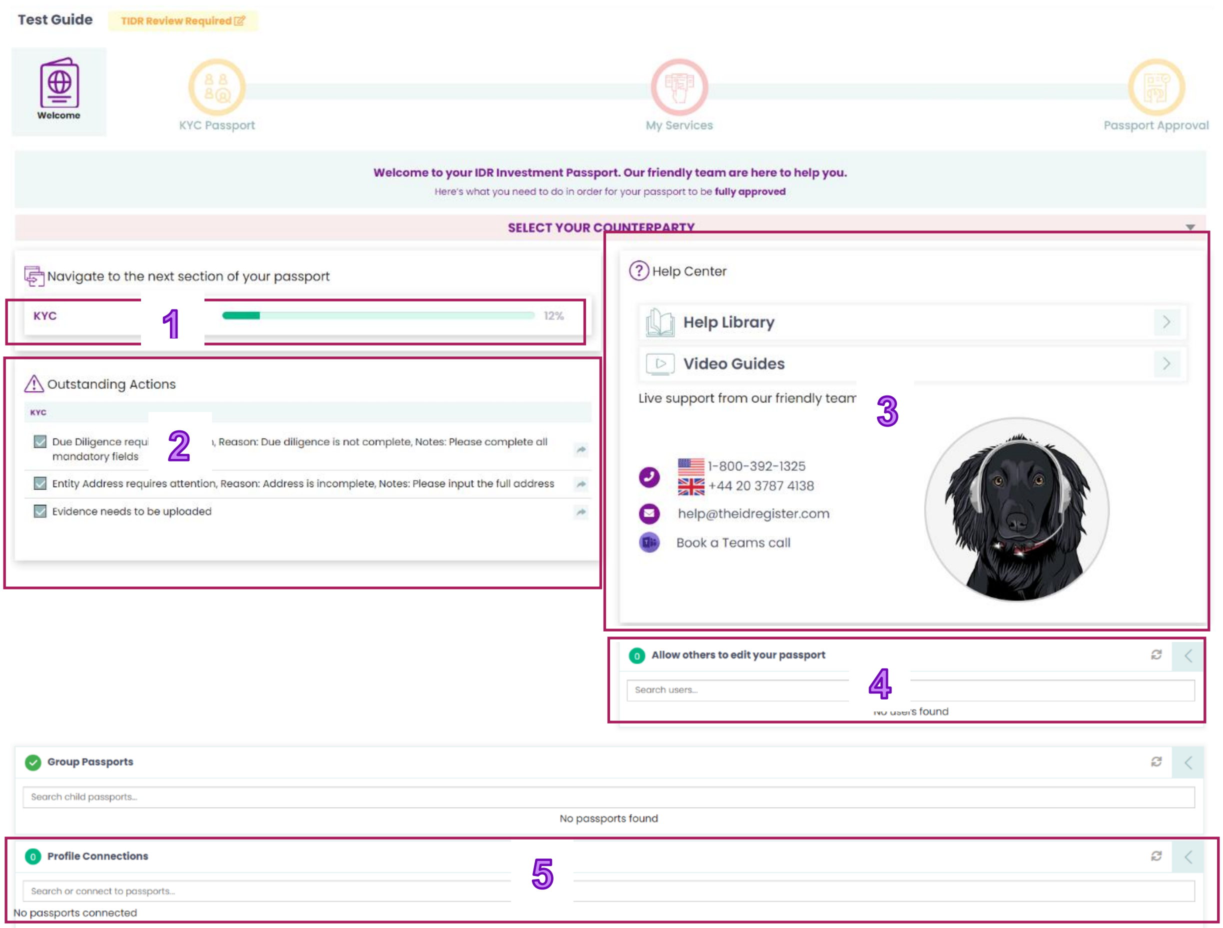
In this section, you confirm that you have reviewed the passport, documents, and any owner and controller passports that you may be connected to and declare that to the best of your knowledge the information is true and accurate as of the date.

You select the first option and then save your declaration by selecting the purple tick in the far-right corner.

Summary Page

This page gives an overview of your profile, to get there click the small welcome booklet indicated below:





Please refer to the numbers indicated in the image above:

1. This is the completion percentage of your profile. When this is 100% your profile is complete.

2. This gives you an overview of what is outstanding on your profile, by selecting the arrows to the right of the text it will take you to the section that the text relates to.
3. This is the help centre which contains videos and live guides. From here you can also book a Teams call to have a live demonstration of how the system works. It also gives the email and phone number of our help centre.
4. This section shows you if there is anyone connected to your profile and the level of access they have. It will be set to ‘full control’, ‘read’ or ‘write’. You can at any time add, remove, or change the permission of a user on your profile.
5. This shows you any other profiles that may be connected to you, for example, your investment.

Legal Persons - KYC Completion

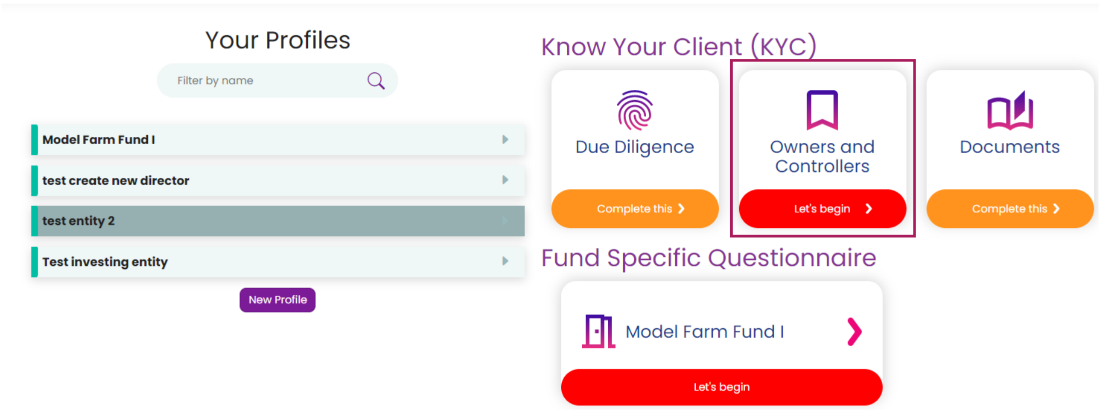
Questionnaire

- **The Profile Details**
- **Profile Address**
- **Due Diligence**

The above fields are accessed and filled out in the same way as for a natural person, but in the name of the Legal Person, with all the Legal Person's details. In addition to the above, you now have a new section called Ownership and Control.

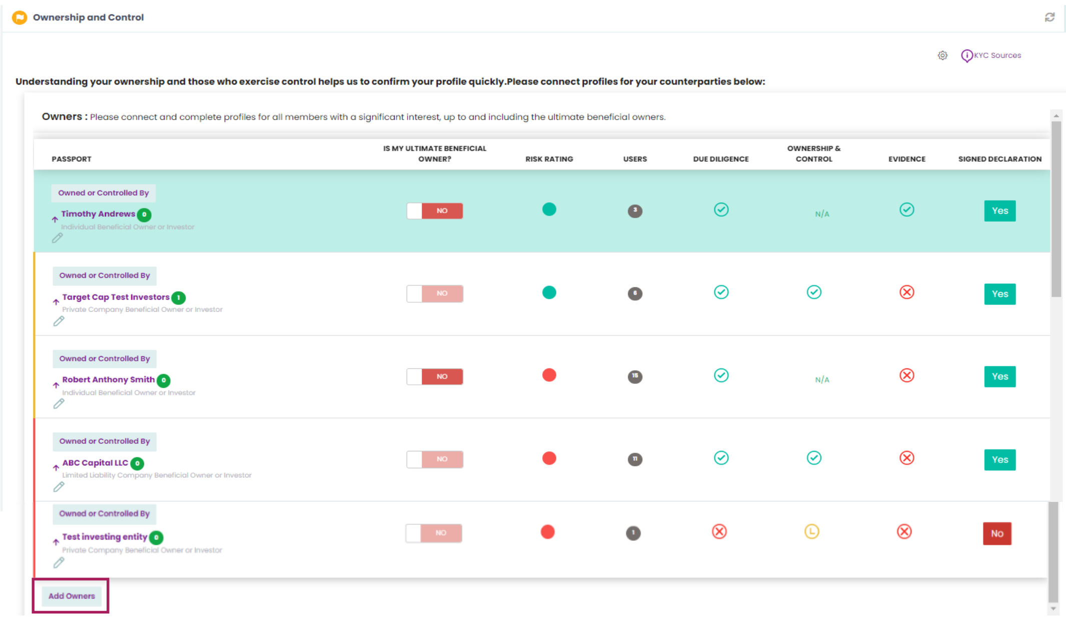
Ownership and Control

Depending on your fund jurisdiction we are required to identify and verify individuals with a significant interest, up to and including the ultimate beneficial owners. We are also required to identify the controlling parties of the investing entity, usually the directors/authorised signatories of the investing entity or its General Partner. We will be required to identify and verify 3 authorised signatories and 3 directors (if different to the signatories) if there are 3 or more. To get to the Ownership and Control section, click on the button indicated below:

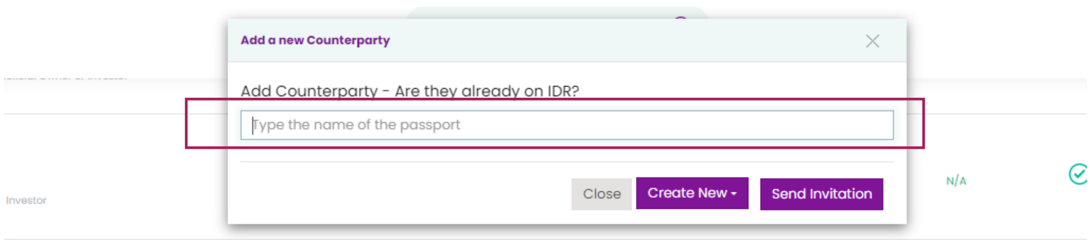


ADDING OWNERS

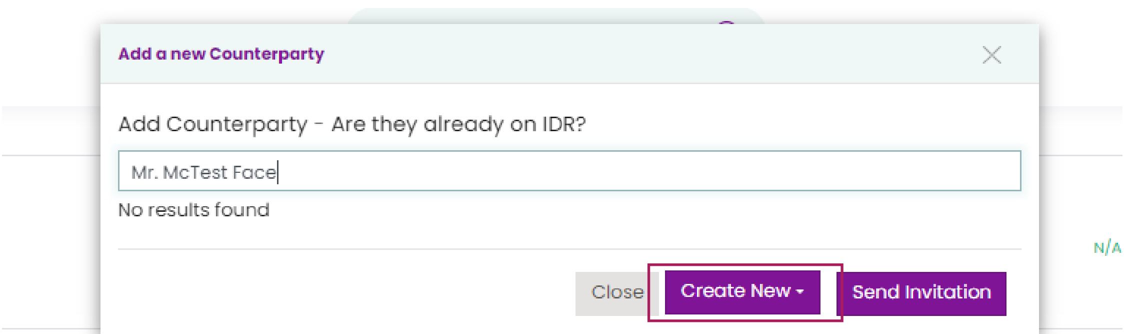
To add Owners, you need to click on the **Add Owners** button as indicated in the below image:



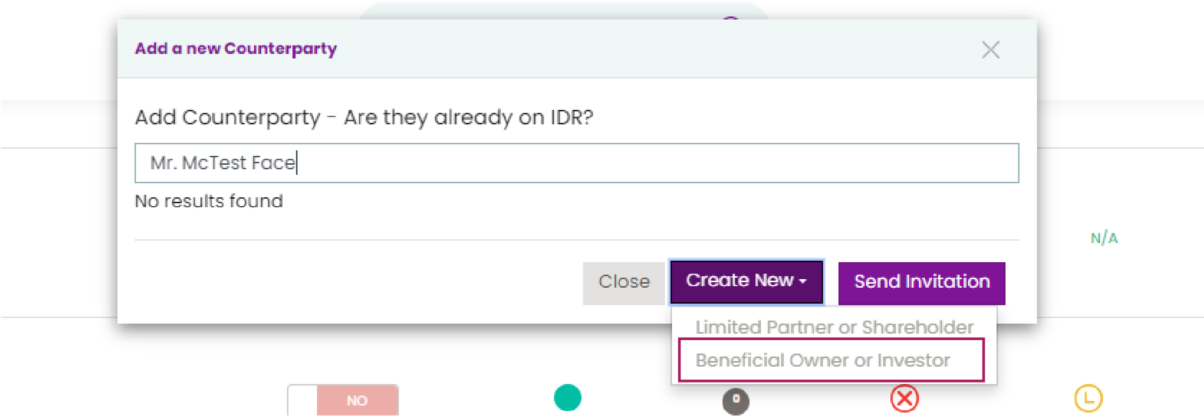
Once you have clicked **Add Owners** a pop up will appear, here you can insert the name of the said party:



If the party does not exist it will indicate that *No results were found*, you will then need to create the user by clicking on the **Create New** button:

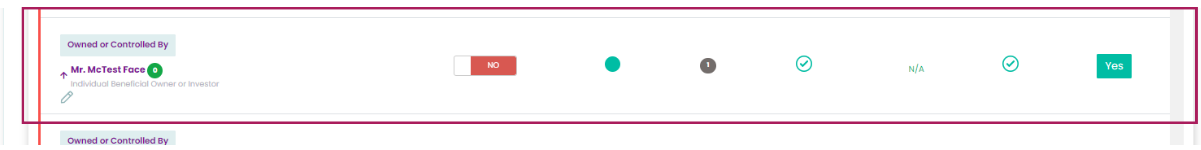


You need to select the capacity in which you will connect them from the drop down:

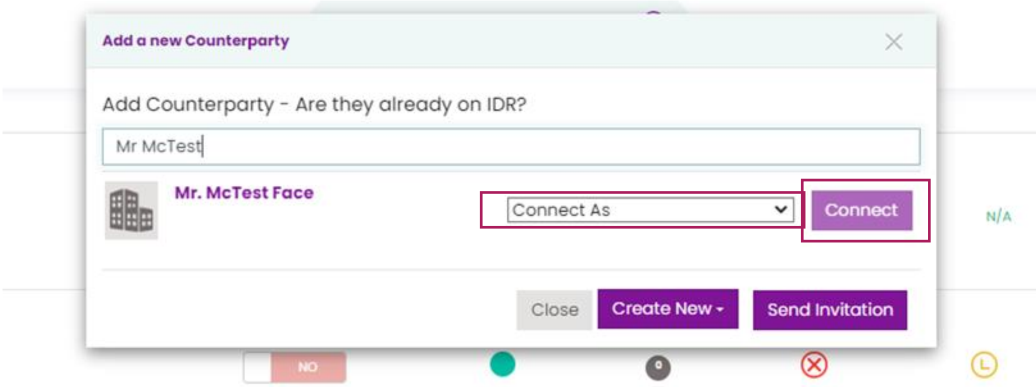


You will be taken to a page where you will create the owner. You need to fill in at minimum the information highlighted red, once you have done that you will be able to click **Create Profile**:

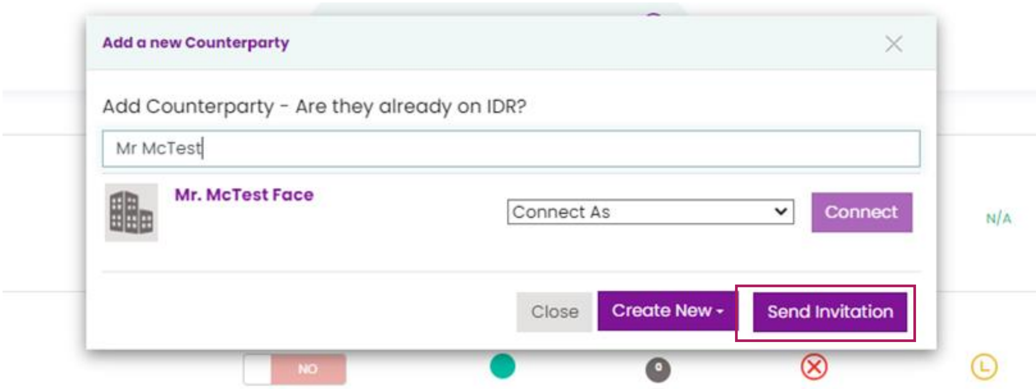
The profile will be created, and you will be taken to that page to fill in all the KYC information. It will now also appear in the **Ownership and Control** section where you added it.



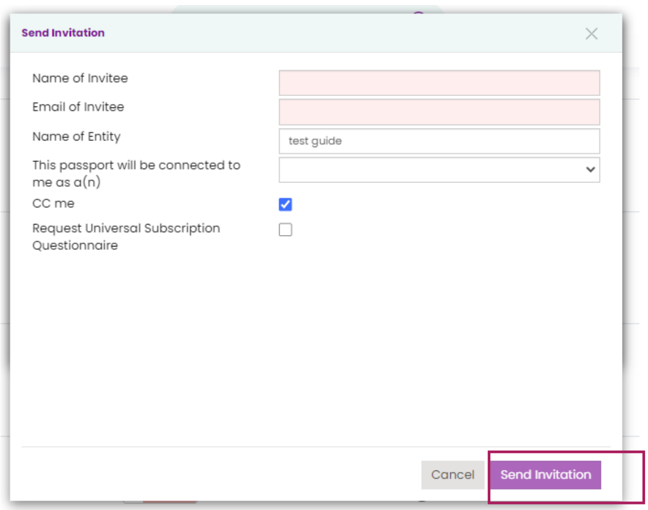
If the profile already exists on IDR, it will come up when you type in the name, and it will allow you to connect the profile. Select the capacity in which they need to be connected from the dropdown and then select **Connect** and they will be added:



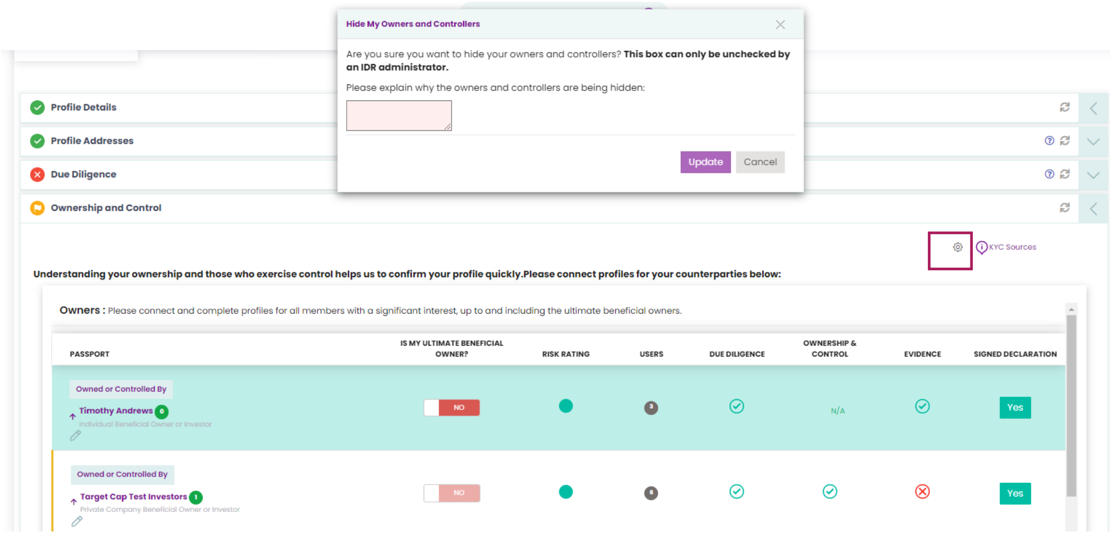
Send Invitation is used if you would like to notify a party that you will be connecting them to the investment. They will receive an email to that effect.



Once you select **Send**, a pop up will appear; fill in the required Information and select **Send Invitation.**

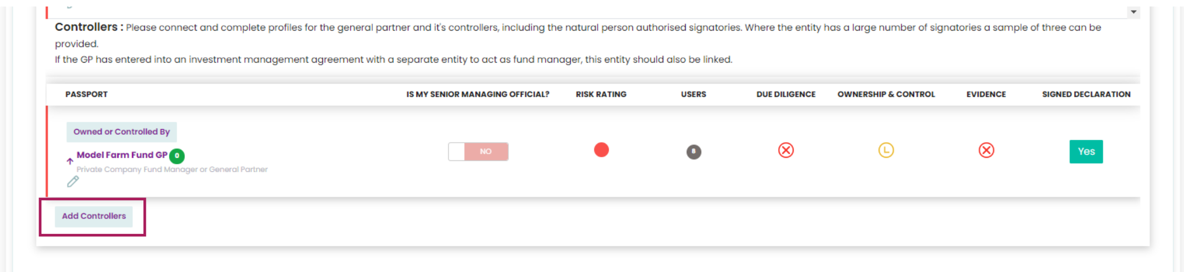


You also have the option to hide your owners and controllers. If you select the cog on the left side of the page, a pop up will appear giving you the option to do so. In order to continue you will need to provide a reason as to why you would like to hide them. Once you have given the reason, click **Update**.



ADDING CONTROLLERS

Adding Controllers is done in the same fashion as adding an owner, you simply click on the **Add Controllers** button and follow the same instructions as for the Add Owners.



Documents

Evidence

Documentary evidence varies by legal entity type – please refer to Appendix A for specific requirements per entity type.

Assessment

This section will be completed by a Senior Analyst at the IDR.

Declaration

This is completed the same as for a natural person.

Summary Page

This is the same as for a natural person.

Evidence certification – Applies to all investor types.

IDR is an online platform where all KYC checks are conducted remotely, and digital copies of original documentation are uploaded to identify and verify the customer including beneficial owners and controllers where applicable.

IDR utilises digital certification by sending a request to a suitable certifier via a system-generated email. The chosen certifier will receive an email containing a link to the document where they can view and choose the certification wording.

Suitable certifiers

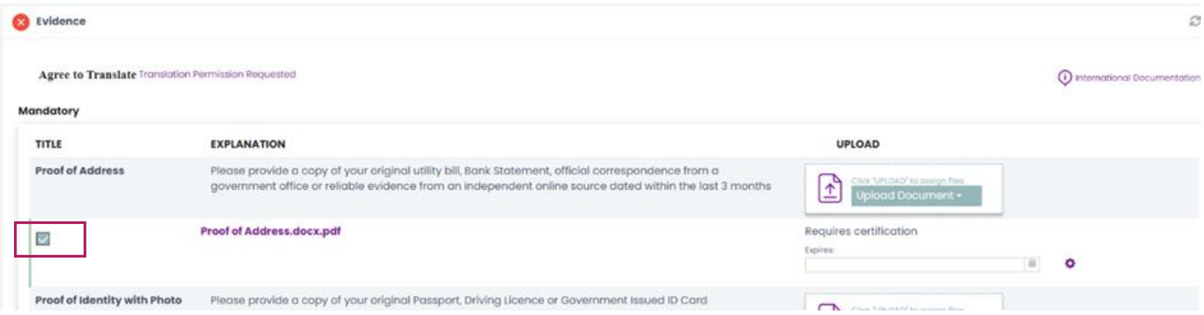
IDR's list of suitable certifiers is as follows:

- A director, officer or manager of a regulated financial institution in a well-regulated jurisdiction such as one listed in Appendix C of the Guernsey AML Handbook;
- An Accountant who is a member of a recognised professional body;
- A Company Secretary who is a member of the Institute of Chartered Secretaries and Administrators;
- A Lawyer or Notary Public
- An Actuary
- An Embassy, Consulate or High Commission of the country of issue of the document; &
- A member of the Judiciary, a Senior Civil Servant, or a serving Police or Customs Officer.

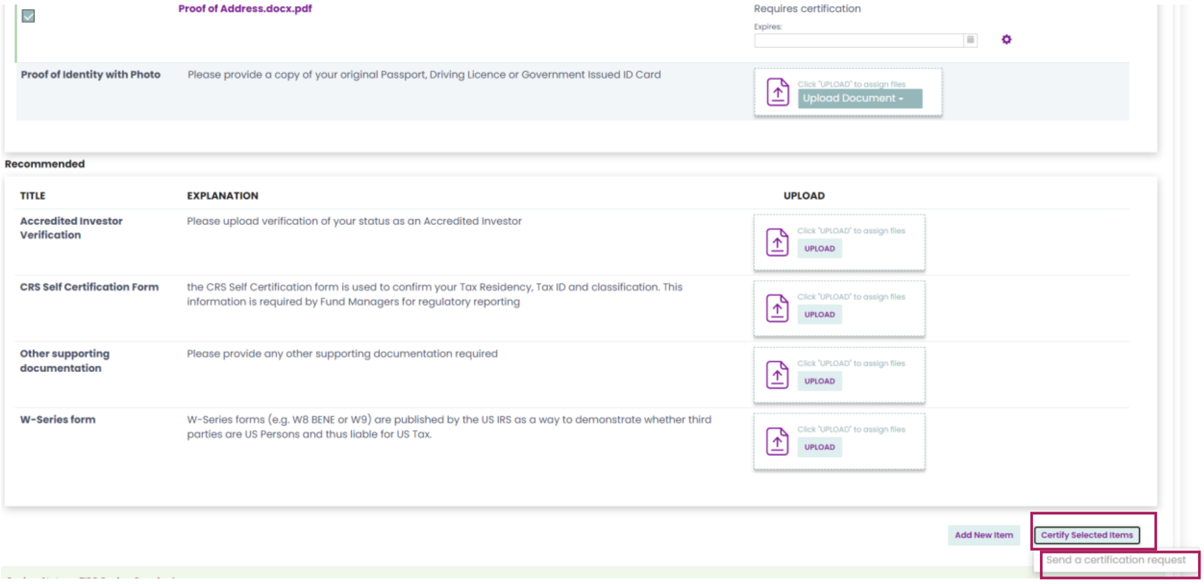
Please note that documents cannot be certified by family members or relatives of the customer.

How to send a certification request

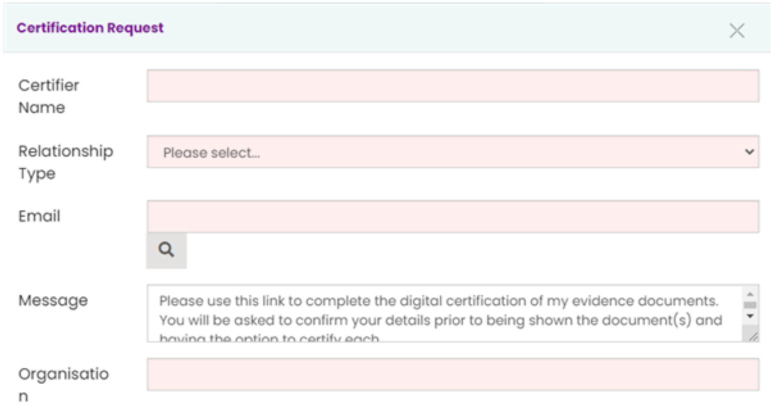
1. Select the documents you wish to send to your chosen certifier by clicking on the tick box on the left of the screen, this can only be done once the document is finalised.



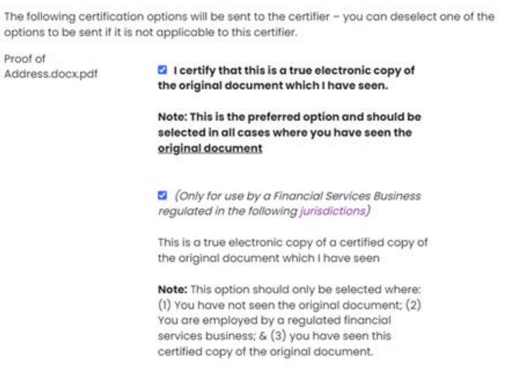
2. Scroll down and click on the box labelled ‘Certify selected items’ followed by ‘Send a certification request’.



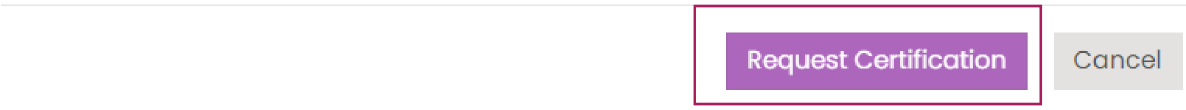
3. Fill in the Certifier’s details in the pop-up.



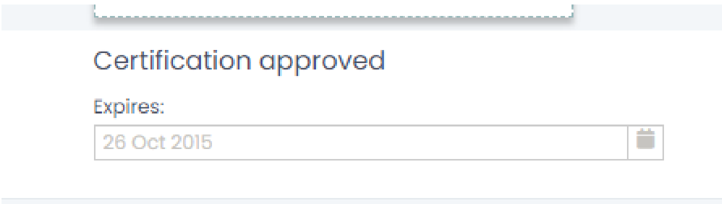
4. Please select the appropriate wording option for each of the documents. In most circumstances, you will be required to select option one.



5. When all the fields have been populated and the certification wording selected, please click ‘Request certification’ at the bottom of the pop-up.



6. The status of the document will change from **Requires certification** to **Awaiting certification** and then once your certifier has completed the certification it will change to **Certification awaiting approval**. Once the documents are certified and the certifier is verified, the IDR team will approve the certification and it will change to **Certification approved.**



Completion

Once you have completed everything it will be reviewed by the IDR team, and they will be in touch with you if anything additional is required or if any clarification is needed.

Appendix A - Documentation and Examples

Document	Explanation	Examples
Audited Accounts	Financial statements as validated by an independent and suitably authorised audit firm, for example, KPMG.	• These will be publicly available for listed entities, 501C charities and registered charities in England & Wales.
Authorised Signatory List	Document detailing the names of individuals and their authority to act on behalf of the legal entity/arrangement, for example, issuing payment instructions or signing contracts. Signature samples are not required.	• Board Resolution • Internal Document • Trust Deed
Certificate of Incorporation / Formation/ Registration	Document proving that the legal entity or arrangement has been properly formed in accordance with the legal requirements in its country. The form will vary depending on the entity type, however, it is usually an official document from a state authority or an extract from the official registry such as Companies House.	• Certificate of Incorporation • Registry extract from official website • Certificate of Good Standing • Letter from a state body confirming formation and official formation number
CRS Self Certification Form	A document where a legal entity/arrangement attests to their classification under the Common Reporting Standard. There is no official required format – a positive affirmation of status is sufficient and this can be achieved via an active user selecting the appropriate status	• OECD Template • Various other templates • IDR profile as completed by an Active User as an alternative
Formation Documents (University)	Documents evidencing the formation of the university	• These are usually available on the university website and can take the form of: a law establishing the university; a charter; a Trust Deed; or a Memorandum and Articles
Investment Management	An official document from the entity confirming the mandate/purpose of the Investment	• Usually a document signed by the board which

Function Confirmation	Management function (appropriate for Universities and swfs)	also confirms the authority of individuals within the investment management function
Letter of Wishes	A letter from the Settlor of a trust detailing who they wish to benefit from the trust	• Letters of Wishes
Memorandum & Articles of Association	A document which sets out the internal rules and constitution of a company.	• Memorandum and Articles of Association • Constitution
Nominee Agreement	Document evidencing the entities authority to act as nominee on behalf of another entity	• Nominee Agreement
Pension Scheme/Employee Benefit Trust Rules (Extract)	Extract of the official pension scheme document detailing trustees and intended beneficiaries	• Pension Scheme Trust Deed • Employee Benefit Trust Deed
Proof of Existence (Public Authorities/Bodies)	Official document confirming the existence/formation of the public body	• (Preferred) Extract of law/formation document establishing the public body (usually available on the public bodies website)
Proof of Identity	An unexpired document proving an individual is who they say they are	• Passport details page with photo • Photo driving licence • Government issued photo ID
Proof of Address	A document proving the residential address of an individual	• Utility bill (service to an address, not a mobile) • Bank statement • Official correspondence from a Government department • Property Deed or Tenancy Agreement
Proof of Address (additional)	As above	As above, and: • Proof of ID that also contains address • Extract of official, online address (e.g. Government website/Telecom

		Directory site – URL/Website must be shown
Proof of Regulated Status	Document proving that the legal entity/arrangement is supervised (as opposed to registered which may not have the same meaning, for example, in Guernsey) by the regulatory authority	• Extract from Regulator's website • Letter from Regulator confirming authorisation (if recent)
Proof of Listed Status	Extract from the exchange evidencing that shares of the entity are traded on the exchange	• Extract from the exchange website
Proof of Listed Status (additional)	A further document evidencing listing	• Letter confirming listing from the exchange • Extract from an alternative and reliable source confirming listing
Register of Directors	A document recording the list of current directors	• Register of Directors • Extract from official register of entities detailing directors, for example, KVK • Extract from website of public authority listing directors
Register of Limited Partners	A document or extract detailing the current limited partners	• Register held by General Partner or Administrator
Register of Members	Document detailing the current members, usually of a Limited Liability Company	• Internal Register of Members • Official register from company register • Operating Agreement (provided it is confirmed as up to date and accurate)
Register of Shareholders	A document recording the list of current shareholders i.e. Beneficial owners	• Register of Shareholders • Audited financial statements detailing ownership

		• Extract from official register detailing shareholders
Trust Deed	The formation document of a trust detailing its purpose and key parties such as Settlor, Trustee, Protector, Enforcer and Beneficiaries.	• Trust Deed
Source of Funds	A document or web extract detailing where the funds being used for the investment have been sourced.	See Appendix B
Source/Proof of Wealth	A document or web extract detailing where the overall wealth has originated from.	See Appendix B
W Series Form	W-8 forms are USA Internal Revenue Service (IRS) forms that foreign individuals and businesses must file to verify their country of residence for tax purposes and certify that they qualify for a lower rate of tax withholding.	• W8; W8 BEN-E; W8-IMY

Appendix B - Source of Wealth / Source of Funds

This glossary provides examples of documents that may be provided as evidence of source of funds/wealth based on the source(s):

Source of funds / wealth	Illustrative proofs
Employment	- Pay slips, bank statements showing monthly salary, employer confirmation of salary, tax returns if self-employed
Savings / Deposits	- Bank statements and enquiry of the source of wealth
Property Sale	- Bill of sale with value
Sale of shares or other investments	- Statement of account from agent
Loan	- Loan agreement with details
Company Sale	- Company history (ownership length & percentage held, business sector, etc.), Media coverage if applicable - Copy of the contract of sale - Internet research of Company Registry
Company Profits / Dividends	- Copy of latest audited financial statements/accounts - Dividend distribution evidence - Tax declaration form
Inheritance	- Letter from suitable person such as family lawyer confirming the details of the inheritance
Gift	- Letter from suitable person such as family lawyer confirming the details of the gift - May be necessary to confirm SOW of donor
Other incomes sources	- Nature of income, amount, date received and from who - Appropriate supporting documentation

Contacting IDR

If you have any questions, our experienced team are here to help. Please do not hesitate to reach out to us at help@idrgroup.com or call us on:

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