

# CLIENT SERVICES QUESTIONNAIRE

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# CLIENT SERVICES QUESTIONNAIRE

Please complete this questionnaire in **BLACK INK** and **BLOCK CAPITALS**.

Name	
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## Kleinwort Hambros

Throughout this Client Services Questionnaire, all references to Kleinwort Hambros shall be construed as references to the Kleinwort Hambros branch that will provide you with the particular client service you have selected.

### UK

SG Kleinwort Hambros Bank Limited  
One Bank Street, Canary Wharf  
London E14 4SG

### Guernsey

SG Kleinwort Hambros Bank Limited, Guernsey Branch  
PO Box 6, Hambro House  
St Julian's Avenue, St Peter Port  
Guernsey GY1 3AE

### Jersey

SG Kleinwort Hambros Bank Limited, Jersey Branch  
PO Box 78, SG Hambros House  
18 Esplanade, St Helier  
Jersey JE4 8PR

### Gibraltar

SG Kleinwort Hambros Bank Limited, Gibraltar Branch  
Unit 5.02, Madison, Midtown, Queensway  
Gibraltar GX11 1AA

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## PART 1 ABOUT YOU

**N.B.** For additional joint account holders, please use an additional form.

	Account Holder	Joint Account Holder (if applicable)
Surname		
Forename(s)		
Former name: e.g. maiden name/former married name/any previous name(s)		
Title (Mr/Mrs/Ms/Miss/Dr/Other)		
Date of birth	DD / MM / YYYY	DD / MM / YYYY
Town and country of birth		
Marital status		
Nationality/ies		
Passport/identity card number		
Issuing authority of the passport		

Contact details	Account Holder	Joint Account Holder (if applicable)
Telephone (home)		
Telephone (business)		
Telephone (mobile)		
Email address		

Address	Account Holder	Joint Account Holder (if applicable)
Permanent residential address		
	Postcode	Postcode
Owned/rented/(other _____ )		
Length of time at this address		
If less than two years, state previous address		
	Postcode	Postcode

## PART 1 ABOUT YOU

Address continued	Account Holder	Joint Account Holder (if applicable)
Correspondence address (if different)	Postcode	Postcode
Reason for separate mailing address		
Do you have a residential address in the US?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Dependants	Account Holder	Joint Account Holder (if applicable)
Do you have any dependants?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Name/date of birth/relationship		

Details of your principal bankers	Account Holder	Joint Account Holder (if applicable)
Name of account holder		
Name and address of bank	Postcode	Postcode

## PART 1 ABOUT YOU

Employment Details	Account Holder	Joint Account Holder (if applicable)
Employment details (please tick)	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Other <input type="checkbox"/>	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Other <input type="checkbox"/>
Please provide details including occupation (current or previously held if retired), employer and sector		
Managerial responsibilities within an entity whose securities are admitted to trading on a regulated market. (You will be discharging managerial responsibilities within an issuer if you are: (i) a member of the administrative, management or supervisory body of that entity; or (ii) a senior executive who is not a member of the bodies in (i), but who has regular access to inside information relating directly or indirectly to that entity and who has the power to take managerial decisions affecting the future developments and business prospects of that entity.)		
Directorships held or significant shareholdings		

## PART 1 ABOUT YOU

Income and Expenditure	Account Holder	Joint Account Holder (if applicable)
Gross annual income from employment (please state currency) If self-employed, state business profits		
Basic salary/drawings per annum		
Amount and source of other annual income (e.g. dividends, pensions, rental income)		
Estimated annual expenditure		

### Estimated Net Worth (please state currency)

Assets	Account Holder	Joint Account Holder (if applicable)
Main residential property		
Cash (e.g. current a/c etc.)		
Savings (e.g. long term deposits etc.)		
Discretionary managed portfolios		
Advisory managed portfolios		
Directly held equities (no management)		
Alternative investments incl. hedge funds		
Insurance company bonds		
Investment property incl. buy to let, holiday homes, commercial property		
Other assets		
Total assets		

## PART 1 ABOUT YOU

Liabilities	Account Holder	Joint Account Holder (if applicable)
Mortgage(s)		
Tax		
Other (e.g. guarantees)		
<b>Total liabilities</b>		

Wealth Summary	Account Holder	Joint Account Holder (if applicable)
A. Total Net Worth (Assets – Liabilities)		
B. Main residential property		
Net Investment Wealth (A-B)		

Source of Wealth	Account Holder	Joint Account Holder (if applicable)
Please provide a full description, e.g. sale of business, trading profits, retained income, inheritance, country etc.		
Are there any anticipated changes in your circumstances?		

Other Information	Account Holder	Joint Account Holder (if applicable)
Pension protection products, insurance policies, health issues/concerns etc.		

## PART 2 SANCTIONS AND EMBARGOES QUESTIONNAIRE

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### FOR INDIVIDUALS

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Please complete this due diligence questionnaire and return to your contact at Kleinwort Hambros. Alternatively, you may respond to these questions via email or by post.

Please also note that this questionnaire may be shared with any other entity of Societe Generale Group, for the exclusive purpose of fighting money laundering and terrorist financing. By signing this questionnaire, you expressly agree to this sharing. Kleinwort Hambros take all necessary security measures to ensure the confidentiality of the information transmitted through this questionnaire.

### Questionnaire

1. Are you the target of any economic or financial sanctions administered by the UN, the EU, HMT OFSI (Her Majesty's Treasury – Office of Financial Sanctions Implementation), OFAC (Office of Foreign Assets Control), or pursuant to jurisdiction-specific sanctions regimes applicable where you reside? Yes  No

a) If "yes", please provide details.

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2. Are you located within or operating from any of the following countries and regions?:

a) Countries: Afghanistan, Belarus, Burma/Myanmar, Burundi, Central African Republic, Cuba, Democratic Republic of Congo, Egypt, Eritrea, Iraq, Lebanon, Libya, North Korea, Republic of Guinea, Republic of Guinea-Bissau, Russia, Somalia, Sudan, South Sudan, Syria, Tunisia, Venezuela, Yemen or Zimbabwe Yes  No

b) Regions: Crimea, Donetsk People's Republic, Luhansk People's Republic or Sevastopol Region Yes  No

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3. Are you engaged in transactions, investments, business or other dealings that directly or indirectly involve or benefit any Sanctioned Countries or any person or entity which is the target of any sanctions ("Sanctioned Persons")? Yes  No

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4. Do you or any of your companies<sup>1</sup> or Trusts connected to you have any investments, business or other dealings in Oil, Gas, Military and/or banking sectors in Russia? Yes  No

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5. If the answer to Question 2, 3 or 4 is "yes":

a) Please explain and detail your relationship(s) with the Sanctioned Country, Region or Sanctioned Person.

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b) Please explain if there is an intention to expand the scope of the relationship(s).

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c) Please confirm that the transactions or new account under consideration with Kleinwort Hambros do not involve any Sanctioned Countries, Regions or Sanctioned Person directly or indirectly.

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<sup>1</sup>"Companies" means any legal entity (including any subsidiaries, branches, joint ventures) in which you hold directly or indirectly more than 10% of the share capital or the voting rights.



## PART 3 IDENTIFICATION DOCUMENTS

Kleinwort Hambros must verify the identity and address of all Clients and of certain persons relating to your account including those to whom you provide third party authority.

Where you have been met face to face by an employee of Kleinwort Hambros (or the wider Societe Generale Group), **you are required to provide two different documents; one form of identity and one form of address verification.** In all other circumstances, you must provide two documents verifying your identity and two documents verifying your address.

### Identity Verification

Additional information may be required depending on the nationalities you hold. Your Private Banker will contact you if additional information is required.

<b>Passport</b>	(current and valid)
<b>National Identity Card</b>	(current and valid)
<b>Driving licence</b>	(current and valid) Note, this can only be used once i.e. it cannot be used for identity and address verification.

If you do not have any of the above, please speak to your Private Banker.

#### Notes

- All documents must be valid, in date and the photograph must be clear.
- All other information must be clear and legible including: the passport number, issuing office, date of issue, expiry date, date and place of birth and signature of the holder.
- Copies of any residency or right to remain/stay visas noted in the passport should also be provided.

### Address Verification

<b>Driving licence</b>	(current and valid)
<b>Bank or mortgage statement</b>	Note, credit card and online statements are not acceptable.
<b>Utility bill</b>	(for your permanent residential address e.g. gas, electricity, water, telephone) Note, mobile phone bills and online statements are not acceptable.
<b>Property tax bill or income tax notification for the current year</b>	This can be more than 3 months old provided it relates to the current tax year.

#### Notes

- Your residential address document must be no more than 3 months old. This can be either an original document or a certified copy, which should be clear and good quality.
- PO Box addresses are not acceptable as a permanent residential address.
- Documents sent to a Care of (c/o), Trading as (T/A) or a holiday home address are not accepted.
- Documentation verifying your residential address must be in English. When such documentation is in a foreign language, a full translation must be provided and certified.

### Certifying Documents

Any documents you provide which have not been seen in their original form by your Private Banker must be certified. The certifier must see the original document and cannot certify email or scanned copies. The original certified document is to be sent to your Private Banker at Kleinwort Hambros. A list of who can certify documents is outlined further overleaf.

The certifier must:

1. Write **“I hereby certify this to be a true copy of an original document and that the photograph therein is a true likeness of that person described therein.”**
2. Sign and date the document being certified.
3. Provide contact information – name, address, title, occupation and form of the certified should be recorded clearly in BLOCK CAPITALS. Where appropriate, a firm’s official stamp must be used.

### Who Can Certify Documents?

The following people can certify photocopies of your identity and address verification documents:

- An employee of Kleinwort Hambros, including the wider Societe Generale Group.
- An Official employed by a Bank or Financial Services Business regulated within the EU or within an “EU Equivalent Country” (for guidance as to EU and EU Equivalent countries, refer to your Private Banker).
- An officer of an embassy, consulate or high commission of the country of issue of the identity document.
- A Notary, Lawyer, Solicitor, member of the Judiciary, Accountant, Actuary or Tax Adviser, who must be a member of a recognised professional body, thereby subject to professional rules providing for the integrity of his conduct.
- Kleinwort Hambros cannot accept certifications from a certifier who is closely related/connected to the person whose document is being certified (e.g. family member or work in the same regulated firm where the firm has less than 5 regulated employees such that independence could be compromised).

## PART 4 BANKING SERVICES

### YOUR BANK ACCOUNT DETAILS

Type of account required	Individual <input type="checkbox"/> Joint <input type="checkbox"/>
Which branch do you wish to provide the service?	Gibraltar <input type="checkbox"/> Guernsey <input type="checkbox"/> Jersey <input type="checkbox"/> UK <input type="checkbox"/>
Title of account (e.g. household a/c, bill a/c etc.)	
Currency of account (multiple possible)	GBP <input type="checkbox"/> USD <input type="checkbox"/> EUR <input type="checkbox"/> CHF <input type="checkbox"/> Other <input type="checkbox"/> _____
Do you require segregated income and capital accounts?	Yes <input type="checkbox"/> No <input type="checkbox"/>

### Kleinwort Hambros Visa Debit Card

Do you require a KH Visa Debit card? Note, please use stand-alone form for additional cardholders	Yes <input type="checkbox"/> No <input type="checkbox"/>
Card currency	GBP <input type="checkbox"/> USD <input type="checkbox"/> EUR <input type="checkbox"/>
Name as you wish it to appear on the card (26 letter maximum per line, including spaces)	
<div style="border: 1px solid #ccc; height: 20px; width: 100%;"></div> <div style="border: 1px solid #ccc; height: 20px; width: 100%;"></div>	

### BANK ACCOUNT ACTIVITY

Purpose of the account	
Estimated frequency of transactions	
Estimated value range of transactions	
Source of account opening funds	

### DEPOSITS/PAYMENTS

<p>If you are likely to require Kleinwort Hambros to make or receive any regular payments, please provide details of the estimated frequency, source and destination countries, and of the expected beneficiary or remitter. <b>(Please do not include Direct Debits or Standing Orders)</b></p> <p>You can manage your accounts through our KH Online service.</p>	<p><b>Incoming</b></p>	<p><b>Outgoing</b></p>
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## PART 4 BANKING SERVICES (ADDITIONAL BANK ACCOUNT IF REQUIRED)

### YOUR ADDITIONAL BANK ACCOUNT DETAILS

Type of account required	Individual <input type="checkbox"/> Joint <input type="checkbox"/>
Which entity do you wish to provide the service?	Gibraltar <input type="checkbox"/> Guernsey <input type="checkbox"/> Jersey <input type="checkbox"/> UK <input type="checkbox"/>
Title of account (e.g. household a/c, bill a/c etc.)	
Currency of account (multiple possible)	GBP <input type="checkbox"/> USD <input type="checkbox"/> EUR <input type="checkbox"/> CHF <input type="checkbox"/> Other <input type="checkbox"/> _____
Do you require segregated income and capital accounts?	Yes <input type="checkbox"/> No <input type="checkbox"/>

### Kleinwort Hambros Visa Debit Card

Do you require a KH Visa Debit card? Note, please use stand-alone form for additional cardholders	Yes <input type="checkbox"/> No <input type="checkbox"/>
Card currency	GBP <input type="checkbox"/> USD <input type="checkbox"/> EUR <input type="checkbox"/>
Name as you wish it to appear on the card (26 letter maximum per line, including spaces)	
<div style="border: 1px solid #ccc; height: 20px; width: 100%;"></div> <div style="border: 1px solid #ccc; height: 20px; width: 100%;"></div>	

### ADDITIONAL BANK ACCOUNT ACTIVITY

Purpose of the account	
Estimated frequency of transactions	
Estimated value range of transactions	
Source of account opening funds	

### DEPOSITS/PAYMENTS

<p>If you are likely to require Kleinwort Hambros to make or receive any regular payments, please provide details of the estimated frequency, source and destination countries, and of the expected beneficiary or remitter. <b>(Please do not include Direct Debits or Standing Orders)</b></p> <p>You can manage your accounts through our KH Online service.</p>	<p><b>Incoming</b></p>	<p><b>Outgoing</b></p>
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## PART 5 UK RESIDENT NON DOMICILED

	Account Holder	Joint Account Holder (if applicable)
When did you relocate to the UK? (month and year)	MM / YYYY	MM / YYYY

Have you obtained advice from a tax adviser<sup>1</sup> on your residence and domicile status?

	Yes	No
Domicile status		
Resident non domicile status		
Taxation regime		

If yes, please provide the details of your professional adviser:

Name	
Firm	
Contact number	
Email address	

What is your domicile?	
Do you consider yourself a UK resident non domiciled (RND) Individual?	
Have you elected to pay the "Remittance Basis Charge"?	

What was your tax treatment?

	Remittance Basis	Arising Basis
Over the last 3 years		
Last year		
Year before last		
3 years ago		

### BANKING SERVICES

Do you require an income account for the purpose of payment of the Remittance Basis Charge?

Yes

No

<sup>1</sup> Kleinwort Hambros does not provide tax advice and cannot confirm that the products and services offered for the RNDs service qualifies for a particular tax treatment. The level of taxation depends on individual circumstances and such levels and basis of taxation can change. You should seek professional tax advice in order to understand any applicable tax consequences. In addition, the material is not intended to provide, and should not be relied on for, accounting or legal purposes and independent advice should be sought where appropriate.

## PART 5 UK RESIDENT NON DOMICILED

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Please select the service you require by ticking the relevant boxes below.

Discretionary

Investment Advisory<sup>2</sup>

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Do you allow investments in assets deemed UK Situs?

Yes

No

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As a UK Resident Non Domiciled client, you will have two options to manage your money depending on your situation. If you no longer have available clean capital then you can choose a set up consisting of two accounts:

**Dealing account:** A dealing account is an account holding cash and securities

**Income account:** An income account is an account into which any type of income (dividends, interest) linked to your investments is transferred

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If you still have clean capital<sup>3</sup>, then you can choose to open segregated accounts<sup>4</sup>. The aim of account segregation is to help you avoid the complications associated with the mixed fund rules.

**Clean capital:** A clean capital account will hold cash balances representing foreign income and gains arising before the account holder becomes UK resident. The only funds that would be added to this account after that point would be UK-sourced income (taxed as it arises) or foreign income taxed in the UK

**Investment gains/losses:** An investment gains/losses account is an account into which the full proceeds from the disposal of any foreign investments or assets that have produced a capital gain or a capital loss after arrival are transferred

**Income:** An income account is a bank account into which any other overseas income is transferred

**Investment income gains:** An investment income gains account is an account into which the proceeds of the disposal of a non-reporting offshore fund are transferred

**Investment mixed funds:** A mixed fund account is an account into which different types of income, such as bank interest, dividends and earnings, or capital would be paid

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### IMPORTANT NOTICE

<sup>1</sup> Any products and services referred to may have tax consequences. It is important to bear in mind that Kleinwort Hambros does not provide tax, legal or accounting advice. Materials and information provided by Kleinwort Hambros are not intended to provide, and should not be relied on for, tax, legal or accounting advice. Kleinwort Hambros makes no representation as to the efficacy of its products and services in achieving any particular outcome and provides no assurance that products and services made available to UK resident non-domiciled individuals qualify for a particular tax treatment. Account segregation, if any, will be operated by Kleinwort Hambros on a best efforts basis only, based on public sources and/or internally available information, if any, as the case may be. Accordingly, by signing in the place provided below you agree and acknowledge that the product and/or service you are applying for does not guarantee tax efficiency. It is your responsibility to consult your own independent tax advisers or experts on your particular circumstances.

<sup>2</sup> Where you have indicated that you wish to receive investment advisory services, your advisory account will be segregated in a separate account. We will provide investment advice based upon the information you provide in the Account Agreement or otherwise provide to us. We may provide advice orally or in writing.

<sup>3</sup> You have to make sure that the clean capital account meets all requirements defined by HM Revenue & Customs.

<sup>4</sup> If you are not sure which accounts you need to open, please refer to your tax adviser.

## PART 5 THIRD PARTY MANDATE

To Kleinwort Hambros

Account Name

Account Holder Name

Joint Account Holder Name

In respect of the above named account(s), I/We hereby authorise you until such time as you shall receive notice to the contrary in writing to consider.

	Authorised Party	Second Authorised Party (if applicable)
Full name		
Telephone		
Email		

(whose signature(s) appears below) as fully empowered by me/us:

- a** to draw cheques on and/or make withdrawals from and/or give instructions to debit my/our said account(s).
- b** to draw, sign, accept and endorse bills and/or promissory notes and to arrange terms with you for negotiation or discount of any documents.
- c** to withdraw anything held by you by way of security and/or safe custody collection and/or any other purpose whatsoever on my/our account.
- d** to charge, pledge and deposit with you any of my/our property upon such terms as you may require to secure repayment to you on demand of all my/our liability(ies) and/or indebtedness to you whether present, future, actual and/or contingent including interest and other banking charges.
- e** to give dealing instructions in relation to any of my/our investments, foreign exchange transactions and in respect of any corporate actions.   
We have policy restrictions on who can instruct investment trades, please ask your Private Banker if clarification is required.

(Any of points **a** to **e** may be deleted at the discretion of the Account Holder(s)).

I/We request you to act on the above instructions and in particular to pay and honour all such cheques, bills and/or notes as above mentioned notwithstanding that any such payment may cause my/our said account(s) to be overdrawn or may increase an existing overdraft.

Specimen Signature of the Authorised Party

Specimen Signature of the Second Authorised Party

Signature



Signature



Date

DD / MM / YYYY

Date

DD / MM / YYYY

**N.B.** References and identification will be required for all authorised parties unless they are otherwise known to the bank.

## PART 6 DECLARATIONS

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### TERMS AND CONDITIONS

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Kleinwort Hambros would like to draw your attention to the following in relation to the products and services that will be provided to you through opening accounts with Kleinwort Hambros.

You should be aware that your relationship with Kleinwort Hambros will be governed by and is subject to this Client Services Questionnaire and our Terms of Business. The Terms of Business should be read in conjunction with this Client Services Questionnaire.

### KLEINWORT HAMBROS ONLINE (“KH ONLINE”)

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KH Online is our simple and secure online service provided to all clients. Through this service you can manage your accounts, view your account documents and instruct payments. You will be paperless by default, helping to reduce our environmental impact, however you can elect to receive this information by paper as well if you wish by ticking the below box.

I would also like to receive information such as statements and valuations in paper copy

### JOINT ACCOUNTS

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This section **MUST** be completed for all joint accounts

Where an account is in joint names or valuable items have been deposited with Kleinwort Hambros for safe keeping, Kleinwort Hambros will act on all instructions relating to such account(s) or valuable items given by:

- Any account holder acting alone; or
- All account holders acting together; or
- The following specified number of account holders acting together,

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until Kleinwort Hambros receives notice in writing to the contrary signed in accordance with the above instructions.

### CONSUMER CREDIT

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In accordance with consumer credit regulations (where applicable), signature of this declaration by you will be treated as a notice authorising us to send only one copy of any periodic account statement to the person named first in Part 1 of the Client Services Questionnaire at the address given to us from time to time.

### MONITORING OF TELEPHONE CALLS

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As further explained in the Terms of Business, all telephone conversations with us may be monitored and/or recorded without use of a warning tone with a view to improving our service to you and to protect both you and us and to help establish facts.

## PART 6 DECLARATIONS

### COPY CORRESPONDENCE AND KH ONLINE ACCESS

KH Online is also available to third-party users. If you would like a third-party to have access to your accounts, please provide the information below.

If any additional forms or authority are required these will be provided.

Level 1: view only, Level 3: access to view all aspects and input payments, Level 4: access to view, input and approve payments (dual signatories required), Level 5: access to view, input and approve payments (single sign off).

Accountant	Contact Details	KH Online
Name		Preferred level of access:
Email		Level 1 <input type="checkbox"/> Level 3 <input type="checkbox"/>
Address		Level 4 <input type="checkbox"/> Level 5 <input type="checkbox"/>
	Postcode	Opt out of KH Online <input type="checkbox"/>
		Provide paper copies <input type="checkbox"/>

Solicitor	Contact Details	KH Online
Name		Preferred level of access:
Email		Level 1 <input type="checkbox"/> Level 3 <input type="checkbox"/>
Address		Level 4 <input type="checkbox"/> Level 5 <input type="checkbox"/>
	Postcode	Opt out of KH Online <input type="checkbox"/>
		Provide paper copies <input type="checkbox"/>

Tax Adviser	Contact Details	KH Online
Name		Preferred level of access:
Email		Level 1 <input type="checkbox"/> Level 3 <input type="checkbox"/>
Address		Level 4 <input type="checkbox"/> Level 5 <input type="checkbox"/>
	Postcode	Opt out of KH Online <input type="checkbox"/>
		Provide paper copies <input type="checkbox"/>

Other	Contact Details	KH Online
Name		Preferred level of access:
Email		Level 1 <input type="checkbox"/> Level 3 <input type="checkbox"/>
Address		Level 4 <input type="checkbox"/> Level 5 <input type="checkbox"/>
	Postcode	Opt out of KH Online <input type="checkbox"/>
		Provide paper copies <input type="checkbox"/>



## PART 6 DECLARATIONS

### COPY CORRESPONDENCE AND KH ONLINE ACCESS CONTINUED

KH Online is also available to third-party users. If you would like a third-party to have access to your accounts, please provide the information below.

If any additional forms or authority are required these will be provided.

Level 1: view only, Level 3: access to view all aspects and input payments, Level 4: access to view, input and approve payments (dual signatories required), Level 5: access to view, input and approve payments (single sign off).

Other	Contact Details	KH Online
Name		Preferred level of access:
Email		Level 1 <input type="checkbox"/> Level 3 <input type="checkbox"/>
Address	Postcode	Level 4 <input type="checkbox"/> Level 5 <input type="checkbox"/> Opt out of KH Online <input type="checkbox"/> Provide paper copies <input type="checkbox"/>

## PART 6 DECLARATIONS

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### PRIVACY, CONFIDENTIALITY, DATA PROTECTION AND MARKETING

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Kleinwort Hambros is a data controller in respect of your personal data. The collection of information (including personal data) in this document is necessary to enable us to provide our services to you, to comply with our legal obligations and to pursue our legitimate interests. Further information on how we gather, store and process your personal data and your rights in respect of such personal data can be found in our Privacy Notice which is available on our website at: [www.kleinworthambros.com/en/important-information/privacy-notice/](http://www.kleinworthambros.com/en/important-information/privacy-notice/)

It is important that you read and understand the Privacy Notice and the conditions in the Terms of Business headed “Confidentiality”, “Data Protection” and “Credit Reference Agencies” which explain how Kleinwort Hambros will deal with your information (including your confidential information and personal data). The Terms of Business are also available on our website at: [www.kleinworthambros.com/en/important-information/banking-and-investment-terms-business/](http://www.kleinworthambros.com/en/important-information/banking-and-investment-terms-business/)

Occasionally we may analyse and use the information we hold about you to send you market updates and expert insights, information on products and services, general updates, invitations to events and satisfaction surveys which we believe may be of interest to you. This is in addition to the normal dialogue you have with your Private Banker in relation to the products or services that we provide.

**If you wish to receive such information by email, please tick the relevant box(es) below:**

- |  |                          |
|--|--------------------------|
| General updates from Kleinwort Hambros | <input type="checkbox"/> |
| Market updates and expert insights     | <input type="checkbox"/> |
| Information on products and services   | <input type="checkbox"/> |
| Events                                 | <input type="checkbox"/> |
| Satisfaction survey                    | <input type="checkbox"/> |
- 

If you do not wish to receive the aforementioned update(s) or information in the future, please let your Private Banker know or call us on +44 (0) 207 597 3000. Telephone calls may be monitored or recorded.

## PART 6 DECLARATIONS

### By signing this declaration:


I certify that:

- I am responsible for the tax treatment applicable to assets held with the Bank and, to my best knowledge and belief, I am in compliance with all the fiscal obligations, in particular reporting obligations, to which I am subject in relation to such assets;
- I have fulfilled in good faith all my tax obligations in relation to the assets held with the Bank and I am in compliance and commit to comply with the laws and regulations of all jurisdictions to which I am subject in relation to such assets.
- Confirm that I understand that any failure to fulfil my tax obligations may expose me to prosecutions as well as financial penalties.
- Commit to inform the Bank immediately of any tax related proceedings to which I may be exposed.

This declaration is subject to the choice of law elected in the terms of business governing my accounts held at the Bank. Any dispute regarding its application shall be subject to the jurisdiction of the place of business of the Bank.

- I acknowledge receipt of the UK's Financial Services Compensation Scheme ('FSCS') document and the Guernsey and Jersey depositors protection scheme via the Terms of Business. All of these documents are viewable on the Kleinwort Hambros website;
- I/We confirm the Private Banker has taken me/us through this Client Services Questionnaire and that all the details provided by me/us in this Client Services Questionnaire are true and correct to the best of my/our knowledge and belief;
- I/We acknowledge that I/we have been provided with a copy of the Terms of Business, Privacy Notice and Scale of Charges;
- I/We confirm that I/we have been provided with the opportunity to raise any questions or clarify any matters relating to both the Terms of Business and the Client Services Questionnaire with the Private Banker prior to signing below;
- I/We agree that by signing below I/we will be bound by the Client Services Questionnaire and the Terms of Business, as amended from time to time.
- I/We hereby acknowledge and understand that Kleinwort Hambros does not provide tax, legal or accounting advice and confirm that I/we have taken my/our own advice as I/we deem appropriate before signing the below:
- I agree to be bound by the Terms of Business as may be varied by Kleinwort Hambros where I have applied for a Kleinwort Hambros Visa Debit card.

#### Account Holder/Authorised Signatory

Signature 

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Please print name in full

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Date **DD / MM / YYYY**

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Country you were in when signing this:


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**N.B.** Identification documentation will be required for each joint account holder. In the case of joint accounts all parties must sign the declaration.

If signing as a Power of Attorney or any other capacity, please specify here:

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#### Joint Account Holder/Authorised Signatory (if applicable)

Signature 

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Please print name in full

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Date **DD / MM / YYYY**

---

Country you were in when signing this:

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#### Joint Account Holder/Authorised Signatory (if applicable)

Signature 

---

Please print name in full

---

Date **DD / MM / YYYY**

---

Country you were in when signing this:

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## FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

For clients of our UK and Gibraltar Branches

### Basic Information About the Protection of Your Eligible Deposits

<b>Eligible deposits in SG Kleinwort Hambros Bank Limited are protected by</b>	The Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
<b>Limit of protection</b>	£85,000 per depositor per bank <sup>2</sup> The following trading name is part of your bank: Kleinwort Hambros
<b>If you have eligible bank deposits at the same bank</b>	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000 <sup>2</sup> .
<b>If you have a joint account with other person(s)</b>	The limit of £85,000 applies to each depositor separately <sup>3</sup> .
<b>Reimbursement period in case of bank's failure</b>	20 working days <sup>4</sup>
<b>To contact SG Kleinwort Hambros Bank Limited for enquiries relating to your account</b>	<p><b>United Kingdom</b> SG Kleinwort Hambros Bank Limited One Bank Street, Canary Wharf, London E14 4SG T. 0207 597 3400</p> <p><b>Gibraltar</b> SG Kleinwort Hambros Bank Limited, Gibraltar Branch Unit 5.02, Madison, Midtown, Queensway, Gibraltar GX11 1AA T. +350 20002000</p>
<b>To contact the FSCS for further information on compensation</b>	<p>Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU T. 0800 678 1100 or 020 7741 4100 E. ICT@fscs.org.uk</p>
<b>More information</b>	<a href="http://www.fscs.org.uk">www.fscs.org.uk</a>

#### <sup>1</sup> Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

#### <sup>2</sup> General limit of protection

If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases, eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for 6 months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

## FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

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### For clients of our UK and Gibraltar Branches

#### <sup>3</sup> Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

#### <sup>4</sup> Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayment amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

If you have not been repaid within these deadlines, you should contact the Financial Services Compensation Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

#### Other important information

In general, all retail depositors and businesses are covered by Depositor Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.

### EXCLUSIONS LIST

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A deposit is excluded from protection if:

1. The holder or beneficial owner of the deposit has never been identified in accordance with money laundering requirements. For further information, contact your bank.
2. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
3. It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund<sup>1</sup>
  - public authority, other than a small local authority

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

<sup>1</sup>Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

This document is issued by SG Kleinwort Hambros Bank Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK. The company is incorporated in England and Wales under number 964058 with registered office at One Bank Street, Canary Wharf, London E14 4SG. Services provided by non-UK branches of SG Kleinwort Hambros Bank Limited will be subject to the applicable local regulatory regime, which will differ in some or all respects from that of the UK. Please see the Information Documents on our website for further information: <https://www.kleinworthambros.com/en/important-information>.

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**SG Kleinwort Hambros Bank Limited**

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[www.kleinworthambros.com](http://www.kleinworthambros.com)

