

## KNOW YOUR CUSTOMER FORM (NEW CUSTOMERS) - INDIVIDUALS

1. CLIENT IDENTIFICATION INFORMATION			
FIRST NAME	MIDDLE NAME	LAST NAME	DATE OF BIRTH (mm/dd/yy)
COUNTRY OF BIRTH		MARITAL STATUS	
COUNTRY(IES) OF CITIZENSHIP 1. _____ 2. _____		Single <input type="checkbox"/> Widowed <input type="checkbox"/> Married <input type="checkbox"/> Common Law <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/>	
<i>Investment customers who are citizens or lawful permanent residents of the United States, please complete U.S. Taxpayer Form</i>		If Married: Spouse's Name: _____ DOB: _____ Spouse's Occupation: _____	
RESIDENTIAL STATUS		If Non-Resident please provide: <input type="checkbox"/> Banker's reference from foreign bank <input type="checkbox"/> Credit Report	
Resident <input type="checkbox"/> Local <input type="checkbox"/> Non-Resident <input type="checkbox"/> Foreign <input type="checkbox"/>			
Do you hold residency status in a country other than Trinidad & Tobago? (Yes or No) _____			
If Yes please indicate which country/countries _____			

NATIONAL IDENTIFICATION CARD <input type="checkbox"/>	DRIVER'S PERMIT <input type="checkbox"/>	PASSPORT <input type="checkbox"/>
NO.	NO.	NO.
COUNTRY OF ISSUE:	COUNTRY OF ISSUE:	COUNTRY OF ISSUE:
EXPIRY DATE (mm/dd/yy):	EXPIRY DATE (mm/dd/yy):	EXPIRY DATE (mm/dd/yy):

Please provide two (2) forms of valid photographic identification	
PERMANENT ADDRESS (Must not be a P.O. Box)	MAILING ADDRESS (If different from Permanent Address):
Proof of address provided (Y/N):	

<i>Please provide proof of address (Utility Bill (FLOW, TSTT land line, WASA or T&amp;TEC) or copy of correspondence from a Government office such as the Board of Inland Revenue or National Insurance Board)</i>			
CONTACT INFORMATION			
Telephone (H):	Telephone (W):	Mobile:	e-mail:

2. EMPLOYMENT INFORMATION			
EMPLOYER NAME & ADDRESS (If retired, state last employer)		OCCUPATION	
Type of business activity: _____		Length of service: _____	
INCOME TYPE (Please check applicable source/s)		EMPLOYMENT STATUS	
Salaried <input type="checkbox"/>	Self-Employed <input type="checkbox"/>	Permanent <input type="checkbox"/>	Contract <input type="checkbox"/>
Alimony <input type="checkbox"/>	Other <input type="checkbox"/>	Temporary <input type="checkbox"/>	Self-Employed <input type="checkbox"/>
Pension <input type="checkbox"/>		Retired <input type="checkbox"/>	Other <input type="checkbox"/>
If OTHER please provide details: _____			
MONTHLY INCOME (TT\$):		<input type="checkbox"/> ≤ \$25,000 <input type="checkbox"/> \$25,001 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> > \$100,000	
<i>Please provide Job Letter/Pay slip/Other documentary evidence</i>			
FOR INVESTMENT CUSTOMERS:			
Please indicate estimated annual account activity (TT\$):			



### 3. BENEFICIAL OWNER(S)

Who will be the beneficial owner of the account?    Self     Other

If OTHER please provide name(s) and relationship \_\_\_\_\_

*(Note: A separate Know Your Customer form must be completed for each person identified)*

### 4. CONNECTED PARTIES

1. Are you a Director/Officer of Home Mortgage Bank?    Yes     No   
2. Are you a relative of a Director/Officer of Home Mortgage Bank?    Yes     No

If YES please provide name(s) and relationship \_\_\_\_\_  
(“Relative” means the spouse (including common-law), parents, siblings or children of that person and the parents, siblings and additional children of the person’s spouse)

### 5. POLITICALLY EXPOSED PERSONS

A “politically exposed person (PEP)” means a person **who is or was** entrusted with important public functions such as —

(a) a senior official in the executive, legislative, administrative or judicial branch of government, whether elected or not;  
(b) a senior official of a major political party;  
(c) a senior executive of a government-owned commercial enterprise;  
(d) a senior military official;

1. Are you currently or formerly a person mentioned in items (a) to (d)?

Yes  No     If “Yes” Please give details \_\_\_\_\_

2. Are you an immediate family member of a person mentioned in items (a) to (d) meaning the spouse (includes ex-spouse), parents, siblings or children of that person and the parents, siblings and additional children of the person’s spouse?

Yes  No     If “Yes” Please give details \_\_\_\_\_

3. Are you a close personal or professional associate of a person mentioned in items (a) to (d)?

Yes  No     If “Yes” Please give details \_\_\_\_\_

4. Are you A Foreign PEP?

Yes  No     If “Yes” Please give details \_\_\_\_\_

5. Are you an International Organization PEP?

Yes  No     If “Yes” Please give details \_\_\_\_\_

See KYC Form guidelines for further explanations.

### 6. DECLARATION

Check applicable statement:

i. I am neither a citizen (including dual citizenship) nor a lawful permanent resident of the United States.   
ii. I am a citizen (including dual citizenship) or a lawful permanent resident of the United States.

I confirm that the information provided in this form is true and accurate as at the date below.

NAME:	SIGNATURE:	DATE:
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*For Individuals, if the account is jointly held, a separate Know Your Customer Form must be completed for each account holder. In the case of a sole trader, the Principal/Owner is to sign this form. The Bank reserves the right to request additional information, if necessary.*

#### FOR OFFICIAL USE ONLY

RECEIVED BY:	SIGNATURE:	DATE:
Checked against UN1267 list by Compliance Officer Client's name appears on UN1267 list	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>	COMPLIANCE OFFICER SIGNATURE:
RISK RATING:	RECOMMENDED BY:	APPROVED BY:
COMMENTS:		

## KNOW YOUR CUSTOMER FORM - GUIDELINES

In accordance with the Anti Money Laundering and Counter Financing of Terrorism Legislation and Guidelines, Financial Institutions and Listed Businesses are required to conduct due diligence procedures on customers, which entails obtaining and verifying information on the client (Know your Customer) with regards to their identity, address, occupation, income and nationality as well as conducting assessments on the client to determine their risk profile. The KYC form must be completed and submitted as part of every application for a Mortgage, Investment or any other product offered (including new business relationships) by HMB.

### 1. U.S. CITIZENS

*Pursuant to the Foreign Account Tax Compliance Act (FATCA) enacted under the laws of the United States (U.S.), Non-U.S. Financial Institutions are required to report to the U.S. Internal Revenue Service (IRS), or any other designated Authority, information about financial accounts held by U.S. taxpayers or by entities in which U.S. taxpayers hold a substantial ownership interest. A customer identified as a U.S. citizen must complete the **U.S. Taxpayer Form** and attach the relevant documents. They must also sign a waiver authorizing the release of certain information to local and/or foreign supervisory authorities (e.g. Board of Inland Revenue (T&T) or the Internal Revenue Service (U.S.)).*

### 2. POLITICALLY EXPOSED PERSONS (PEPs)

**2.1 Domestic PEPs:** *Individuals who are or have been entrusted domestically with prominent public functions, for example Heads of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations, important political party officials. Examples of domestic PEPs include:*

- Head of State – the President of the Republic of Trinidad and Tobago.
- Head of Government – the Prime Minister.
- Senior Members of the Legislature e.g. The Speaker of the House and the President of the Senate.
- Senior Politicians e.g. all Members of Parliament, Government Ministers, Mayors, Leader of the Opposition, Chairman and Chief Secretaries of the Tobago House of Assembly, Parliamentary Secretaries.
- Senior Government Officials e.g. Permanent Secretaries, Chief Technical Officers, an Ambassador or High Commissioner, Assistant Commissioner of Police or higher rank.
- Senior Judicial Officials e.g. Magistrates, Judges of the Supreme Court, Judges of the Industrial Court, Judges of the Caribbean Court of Justice.
- Senior Military Officials – a Lieutenant Colonel or higher rank.
- Senior executives of State owned corporations e.g. Members of the Boards, Managing Directors, General Managers, Secretaries or Treasurers of all Statutory Bodies and State Enterprises including those bodies in which the State has a controlling interest.
- Important political party officials e.g. Chairman, Deputy Chairman, Political Leader, Deputy Political Leader and Treasurer of a political party.

**2.2 Foreign PEPs:** *Individuals who are or have been entrusted with prominent public functions by a foreign country, for example Heads of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations, important political party officials.*

**2.3 International Organization PEPs:** *Persons who are or have been entrusted with a prominent function by an international organization, and refers to members of senior management or individuals who have been entrusted with equivalent functions, i.e. directors, deputy directors and members of the board or equivalent functions.*

**2.4 Immediate Family members:** *Individuals who are related to a PEP either through birth or marriage or similar (civil) forms of partnership. As per Regulation 20(1) (c) of The Financial Obligations Regulations, 2014 (FORs), an immediate family member is "...the spouse, parents, siblings or children" of the PEP and the parents, siblings and additional children of the PEP's spouse." Parents, siblings or children include the half and whole blood and relationships through adoption. Spouse includes ex-spouse.*

**2.5 Close associates:** *Individuals who are closely connected to a PEP, either socially or professionally. As per Regulation 20 (1) (d), a Close associate is defined as... "any individual publicly known or actually known to the relevant financial institution (or Listed Business) to be a close personal or professional associate..." of the PEP e.g. a business partner.*