Costa Rica Anti-money Laundering Requirements

1. **KYC Form:** please use the attached, as these are the current updated forms.
    a. Annex to the KYC Form (attached). If the representation is joint, that is, more than 2 legal representatives are required at the same time, you must complete this form and present the identity document of both legal representatives

2. **Valid Legal Representative's ID or Passport.** Passport: copies of the stamped pages must be presented as well. ID (Cédula) of legal representative on both sides, legible and valid copy. In case this is a passport, please send copies of all the sheets with migratory stamps of your entrances and exits to and from Costa Rica. If no entrances nor exit stamps are available then the passport need to be apostilled.

3. **Certificate of "Personería Jurídica"** issued less than 3 months before it is presented. If digital Certificate, this should be issued less than 15 days before presented.

4. **Shareholder's shares Certificate (Certificado de Participación Accionaria)** issued less than 3 months before it is presented to the NP. Personal details of Shareholders must be provided.
    a. Being able to present any of the following:
        i. Shareholder Certification less than one month issued, with details of shareholders up to a natural or legal person with more than 10% of shares Or
        ii. The RTBF (Transparency and Final Beneficiaries Register) with less than 15 days issued. This document can be downloaded from the Banco Central's website by the Legal Representative of the local entity. Attached two images with the steps required to download this document.

5. **Document that proves the insured's income**. Any of the following docs are accepted:
    a. Document to support the client's income: complete financial statements cut to the last fiscal period or certification of income issued by a CPA understood as: the set of the statement of financial standing, the statement of changes in equity, the statement of comprehensive income, statement of cash flows and the notes to the financial statements (must include an analysis of income for at least the last 12 months, these need to be comparative of each other).

6. If the local insured belongs to the free zone regime or are exempted by exception (Organic Law), please indicate so, and provide the respective documentation.
7. If the documents are made and signed outside of Costa Rica, they must be sent with their respective apostille.