

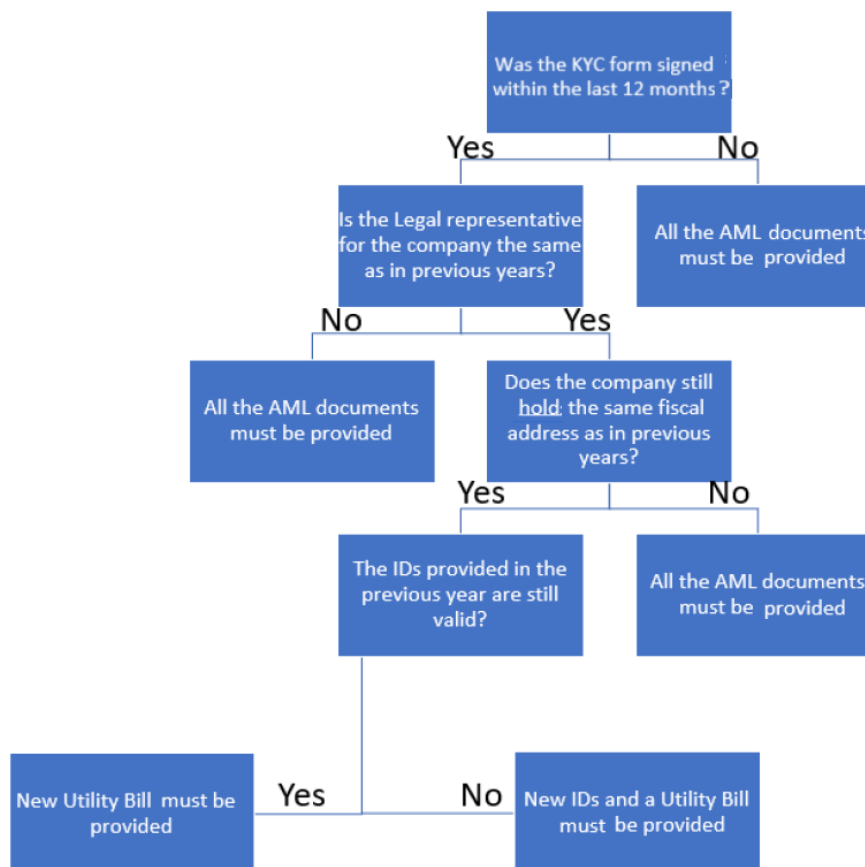
MEXICO AML GUIDE

Top Reasons for Declination:

- Full address on form, ID and proof of address not matching (Reminder: All 3 needs to match)
- Not filling out all required information on the form
- Incorrect supporting documents (i.e. Proof of address not showing company name)
- Missing documents depending on premium threshold (including taxes):

Less than \$2,500 USD	\$2,500-\$7,500 USD	\$7,500+
(1) KYC Form 492 (2) Tax ID Document/ Constancia de Situacion Fiscal (CSF)	(1) KYC Form 492 (2) Current Official ID of Legal Rep. (3) Tax ID Document/CSF (4) Proof of current address	(1) KYC Form 492 (2) Current Official ID of Legal Rep. (3) Tax ID Document/CSF (4) Proof of current address (5) Articles of Incorporation with Power of Attorney (6) Ultimate beneficiary owner ID (7) Ultimate beneficiary owner proof of address

For Renewals or Adjustments, see below for decision tree:



Disclaimer: These instructions and associated information contained herein are provided for your convenience and general guidance. The information provided may not be sufficient in every instance. As such, additional documents or information may be necessary to complete processing.



LINE OF BUSINESS
IPZ **Leave Blank**

INTERMEDIARY AND RESPONSIBLE
Leave Blank

SHEET
Leave Blank

LEGAL ENTITY

INSURED GENERAL DATA / NATIONAL AND FOREIGN LEGAL ENTITY

1 COMPANY NAME / LEGAL NAME: **Local Customer Name (Should match policy). If split invoice, need AML for each entity**

2 LINE OF BUSINESS, ACTIVITY OR CORPORATE PURPOSE: **SIC Description (Can also be found on Tax ID document)**

3 TAX ID NUMBER: **Located on the Tax ID document aka "RFC" (Registro Federal de Contribuyentes)**

4 FULL ADDRESS: **Address needs to match 3 items: this form, Tax ID document and utility bill**
STREET, EXT. NUMBER, INT. NUMBER, CITY, COUNTRY ZIP CODE

5 THE LEGAL REPRESENTATIVE OR SHAREHOLDERS:

IS A US RESIDENT OR US TERRITORY RESIDENT? YES NO HAS ANY TAX OBLIGATIONS IN THE US OR ITS ASSOCIATED TERRITORIES? YES NO TAX ID NUMBER: **US Tax #/SSN**
If Yes, provide Tax ID on the right

6 SECRETARY OF STATE'S OFFICE FILING ID: **Usually starts with "N" and followed by the year the company started. This is issued with the Tax ID document**

7 NATIONALITY: **Pertaining to the Company**

8 TAX ID NUMBER: **Leave blank or enter same Tax ID Number from line #3**

9 COMPANY'S EMAIL ADDRESS: **Any email address in the company as long as it's a business email address, not personal**

10 PHONE NUMBER: **Legal rep contact number** PHONE NUMBER **Alternate contact number** PHONE NUMBER 11 DATE OF INCORPORATION: **Company Incorp. Date** YYYY/MM/DD

12 LEGAL REPRESENTATIVE, REGISTERED AGENT, DIRECTOR, POWERED ATTORNEY:

Name of the person from above

ASURNAME (S) AND NAME (S)

NATIONALITY: **Pertaining to the Legal Rep** COUNTRY OF BIRTH: **Pertaining to the Legal Rep** DATE OF BIRTH: **Pertaining to the Legal Rep** YYYY/MM/DD

13 DOES ANY OF THE SHAREHOLDERS OR BOARD MEMBERS OF THE COMPANY ARE CONSIDERED POLITICALLY EXPOSED PERSON (PEP) BY THEMSELVES OR BY KINSHIP? **See footnote on page 3 on how PEP is defined**
YES NO

IF YES, INDICATE NAME AND POLITICAL TITLE: **If more than 1, separate with slashes.**

IF CLASSIFIED AS A **HIGH RISK CLIENT**, MUST PROVIDE IN ADDITION TO THE ABOVE OF THE MAIN SHAREHOLDERS:

NAME: _____ NATIONALITY: _____ SHARE'S %: _____

NAME: _____ NATIONALITY: _____ SHARE'S %: _____

NAME: _____ NATIONALITY: _____ SHARE'S %: _____

CORPORATE STRUCTURE **Leave blank if there is no PEP**

If there is PEP, example of acceptable answer includes Divisional Structure, Matrix Structure...

Clients are considered high risk if they perform any of the following activities: Lenders, bars, casinos, nightclubs, jewelry and foreign PEP*.

BENEFICIARY

1 BENEFICIARY(S) FULL NAME: **Leave this section blank if payment is made to insured. If Mortgagee, still acceptable to leave blank and can provide if/when claim occurs** LAST NAME, SURNAME, FIRSTNAME

2 ADDRESS: _____ STREET, EXT. NUMBER, INT. NUMBER, CITY, COUNTRY ZIP CODE

3 DATE OF BIRTH: ____/____/____ YYYY/MM/DD

7500 USD Policy Additional Data / National and Foreign Legal Entity.

1 LEGAL REPRESENTATIVE'S TYPE OF ID: **Example: Passport** 2 LEGAL REPRESENTATIVE ID NUMBER: **Example: Passport #**

DOCUMENTS COMPARED AGAINST ORIGINAL AND REQUEST IN COPY FROM THE INSURED (READABLE)

MEXICAN NATIONALITY POLICY GRATER THAN 7500 USD

1 ACT OF INCORPORATION/ ARTICLES OF INCORPORATION/ COMPANY BYLAWS



2 CERTIFICATE OR COPY OF THE POWER OF ATTORNEY OF THE LEGAL REPRESENTATIVE (S) WHEN IT IS NOT INCLUDED IN THE ARTICLES OF INCORPORATION





- 3 TAX ID NUMBER
- 4 COMPANY'S PROOF OF ADDRESS **Document needs to show company name**
UTILITY BILLS NOT OLDER THAN THREE MONTHS OF ISSUANCE SUCH AS ELECTRICITY, TELEPHONE, NATURAL GAS, WATER SUPPLY AND PROPERTY TAX BILLS OR BANK STATEMENTS AND LEASE CONTRACT REGISTERED WITH THE FISCAL AUTHORITY.
- 6 PRINCIPAL SHAREHOLDER'S ID OR BOARD OF DIRECTOR'S REPRESENTATIVE ID
PASSPORT, PROOF OF LEGAL STAY WITHIN THE COUNTRY (FMT, FM2, FM3), EQUIVALENT OF ID.

ALL DOCUMENTS SHOULD NOT BE OLDER THAN THREE MONTHS, COUNTED FROM THE DATE OF ISSUANCE.

- 5 LEGAL REPRESENTATIVE'S ID
DOCUMENTS FOR MEXICAN CITIZENS
 INE, PASSPORT, PROFESSIONAL LICENSE, INSEN/ INAPAM, SMN CARD, MILITARY CARD, DRIVER'S LICENSE, CONSULAR REGISTRATION CERTIFICATE, IMSS, HIGH SCHOOL PUBLIC INSTITUTION, FEDERAL, STATE OR MUNICIPAL AUTHORITIES.
 VALIDATED DOCUMENTS FOR FOREIGNERS
 PASSPORT AND DOCUMENT THAT PROVES YOUR LEGAL STATUS IN THE COUNTRY, FMT, FM2, FM3 AND ANY DOCUMENT EQUIVALENT TO AN OFFICIAL IDENTIFICATION.

FOREIGN NATIONALITY POLICY OVER 7500 USD

- 1 A LEGAL AND CERTIFIED COPY OF THE DOCUMENT THAT PROVES THE LEGAL ENTITY'S EXISTENCE
- 2 A LEGAL AND CERTIFIED COPY OF THE POWER OF ATTORNEY OF THE LEGAL REPRESENTATIVE REGARDLESS OF NATIONAL OR FOREIGN STATUS
- 3 LEGAL REPRESENTATIVE'S ID
DOCUMENTS FOR MEXICAN CITIZENS
 ID, PASSPORT, PROFESSIONAL LICENSE, INSEN/ INAPAM, SMN CARD, MILITARY CARD, DRIVER'S LICENSE, CONSULAR REGISTRATION CERTIFICATE, IMSS, HIGH SCHOOL PUBLIC INSTITUTION, FEDERAL, STATE OR MUNICIPAL AUTHORITIES.
 DOCUMENTS FOR FOREIGNERS
 PASSPORT AND DOCUMENT THAT PROVES LEGAL STATUS IN THE COUNTRY, FMT, FM2, FM3 OR ANY DOCUMENT EQUIVALENT TO AN OFFICIAL IDENTIFICATION.
- 4 TAX ID NUMBER
- 5 PROOF OF FOREIGN ADDRESS
- 6 IN CASE OF RECENTLY INCORPORATED LEGAL ENTITIES, WHICH DO NOT HAVE THE FILING ID NUMBER, IT IS NECESSARY TO REQUEST A SIGNED LETTER BY A LEGALLY AUTHORIZED PERSON WHICH CERTIFIES HIS PERSONALITY IN TERMS OF THE CORRESPONDING ACT OF INCORPORATION OR POWER OF ATTORNEY IN WHICH STATES THAT THE FILING WILL BE CARRIED OUT.

ULTIMATE BENEFICIAL OWNER

1. ULTIMATE BENEFICIAL OWNER GENERAL DATA

Name: **Highest person on the company org chart or holding most shares**

Full Address: _____
ASURNAME (S) AND NAME (S)

Foreign Address (if applicable): _____
STREET, EXT. NUMBER, INT. NUMBER, CITY, COUNTRY ZIP CODE

If applicable, this section is usually Mexico Address

STREET, EXT. NUMBER, INT. NUMBER, CITY, COUNTRY ZIP CODE

Date of Birth: _____ Country of birth: _____ Nationality: _____

City of Birth: _____ Occupation: _____ Telephone Number: _____

Email Address: _____

Social Security Number: **For US citizen** _____ TAX ID NUMBER: **For Mexico citizen** _____

2. DOCUMENTS

VALID PERSONAL IDENTIFICATION SHOWINGS A PHOTO, ADDRESS AND SIGNATURE
INE, PASSPORT, PROFESSIONAL LICENSE, INSEN/ INAPAM, SMN CARD, MILITARY CARD, DRIVER'S LICENSE, CONSULAR REGISTRATION CERTIFICATE, IMSS OR CREDENTIAL ISSUED BY FEDERAL, STATE OR MUNICIPAL AUTHORITIES.

PROOF OF ADDRESS **Do not need to provide proof of address if the ID provided shows address**
UTILITY BILLS NOT OLDER THAN THREE MONTHS OF ISSUANCE SUCH AS ELECTRICITY, TELEPHONE, NATURAL GAS, WATER SUPPLY AND PROPERTY TAX BILLS OR BANK STATEMENTS AND LEASE CONTRACT REGISTERED WITH THE FISCAL AUTHORITY.

ALL DOCUMENTS SHOULD NOT BE OLDER THAN THREE MONTHS, COUNTED FROM THE DATE OF ISSUANCE.

NOTE: IF YOU HAVE SOCIAL SECURITY NUMBER OR TAX ID NUMBER, YOU MUST COLLECT CORRESPONDING COPIES.

LINE OF BUSINESS

Leave Blank

INTERMEDIARY AND RESPONSABLE

Leave Blank

SHEET

Leave Blank

LEGAL ENTITY

THE ABOVE DATA WAS PROVIDED IN AN INTERVIEW WITH THE CLIENT

- 1 NAME OF BROKER: Enter local broker name. If direct, put "Direct" and leave signature of broker field blank
- 2 CODE OF BROKER: Enter local broker code. If direct, enter "99105" MORE THAN 4 DIGITS 3 SIGNATURE OF THE BROKER: Wet or electronic signature accepted
- 4 NAME AND SIGNATURE OF THE CLIENT: Wet or electronic signature accepted

¹ Formerly Article 140 LGISMS

² PEP is that individual who performs or has performed in prominent public functions in a foreign country or a national territory, considering, among others, heads of state or government, political leaders, government officials, judicial or senior military officials, senior executives of state-owned companies, or important members of political parties. If you are considered as a PEP, your spouse and your blood relatives or any individual you are related to up to the second degree, as well as those close associates of the politically exposed person, are also considered PEP.

^o By providing this personal data in this document you give your consent so that the data may be used for purposes related to the service provided or contracted in accordance with the privacy notice whose full text is found at www.zurich.com.mx

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