Individual Client KYC Fact Sheet

Agents and Brokers should ensure that the following verification documents are obtained for **Individual Client's** based on their risk rating:

Low Risk Individual Clients - At least one of the following:

- Valid Driver's license **or**
- Valid passport **or**
- Voter's card, issued in the recent election **or**
- NIB Smart Card

High Risk Individual Clients - At least one of the documents outlined for Low Risk and one of the following:

- Proof of Current Address
  - i. Utility Bill (no older than 6 months) **or**
  - ii. Recent bank statement (showing address) **or**
  - iii. Voter's card, issued for the recent election

Corporate Client KYC Fact Sheet

Agents and Brokers should ensure that the following verification documents are obtained for Corporate Client's based on their risk rating:

Low Risk Corporate Clients

- Valid Government photo identification for the Authorized Principal representative completing the Corporate KYC form, **and**
- Certificate of Incorporation, **and**
- Valid Business License or/ Certificate of Good Standing[1]

High Risk Corporate Clients

- Valid Government photo identification for the Authorized Principal representative completing the Corporate KYC form, **and**
- Certificate of Incorporation, **and**
- Valid Business License or/ Certificate of Good Standing[1], **and**
- Register of Officers & Directors (or equivalent)