



The following additional information and/or documentation is needed due to higher risk business activities connected to your Source of Wealth (SoW). See Due Diligence Requirements Guide for full details on business activity classifications and supporting documentation requirements.

## Employment

If you ticked on the application form that your SoW derives from your current employment (and your previous occupation if retired plus date of retirement). Please provide the following information:

Please select all that apply:

Source of Wealth

### Information required

Retirement date (if applicable)

Annual salary / Amount of annual profit

Last annual bonus

### Please complete the below

### Acceptable documentary evidence

#### Proof of earnings – employed

- Recent payslips (last 3 months); **or**
- Confirmation from employer of employment and earnings; **or**
- Tax documentation (i.e., p60 (UK), IRP5/ITA34 (SA), or tax return, etc.); **and**
- Evidence of remuneration being received in a bank account (last 3 months); **and**
- Bank statement (last 3 months) of accumulated earnings (if different bank account to the above).

#### Proof of earnings – self-employed

- Formal tax computation from a regulated accountant; **or**
- The relevant tax document submitted to revenue authorities; **and** evidence of remuneration being received in a bank account (last 3 months); **and**
- Bank statement (last 3 months) of accumulated earnings (if different bank account to the above).

#### Proof of earnings – retired

- Employment contract from last position or payslips; **or**
- The relevant tax document submitted to revenue authorities prior to retirement; **and**
- Curriculum vitae or description of relevant work history for the 10 years prior to retirement; **and**
- Bank statement of accumulated earnings (last 3 months).
- In addition, and where possible, bank statements from period of previous employment showing remuneration being received.

#### Alternatively, the South African revenue services (SARS) tax clearance approval for international transfer

- SARS overall tax compliance result letter approving international transfer; **and**
- SARS tax compliance PIN; **and**
- Bank statements (last 3 months) showing funds to be transferred to Credo.



## Capital from Investment in Company, Dividends/Interest from Business or Sale of Business

If you ticked on the application form that your SoW is obtained through the sale of a business, capital or interest/dividends, we need to know complete details about the business and your involvement. Please provide the following information:

Please select all that apply:

Source of Wealth

### Information required

Position held

Date of sale / Date capital/dividend or interest received

Sale proceeds / Amount or value of capital received, or amount of dividend/interest received

### Please complete the below

### Acceptable documentary evidence

#### Dividends/interest from company ownership

- Relevant company register showing % shareholding e.g., certificate of incorporation and shareholder register; **and**
- Last three annual (audited) accounts; **and**
- Evidence of dividends/interest being received (for at least 3 months); **and**
- Bank statement (last 3 months) of accumulated dividends/interest (if different bank account to the above).

#### Sale of business

- Relevant company register showing % shareholding e.g., certificate of incorporation and shareholder register; **and**
- Last three annual (audited) accounts; **and**
- Evidence of sale of the business such as a copy of the SPA, evidence of sale proceeds being received in the investor's account; **and**
- Bank statement of the last 3 months showing funds to be transferred to Credo (if different bank account to the above).

#### Alternatively, the SARS tax clearance approval for international transfer

- SARS overall tax compliance result letter approving international transfer; **and**
- SARS tax compliance PIN; **and**
- Bank statements (last 3 months) showing funds to be transferred to Credo.



Investment Growth

If you stated on the application form that your SoW originated through the sale of investment assets, then we need to know the following information. Please note, if more than one investment asset contributed to the overall 'source of wealth' then please outline each asset sale.

Please select all that apply: Source of Wealth

Information required

Name of investment firm

Value of investment

Please complete the below

Acceptable documentary evidence

- Investments**
- Evidence of investments held, investor statement or similar (for the past 3 months); **and**
  - Where applicable performance report showing growth since inception; **and**
  - Bank statements (last 3 months) showing funds to be transferred to Credo (if different to the above account).
- Alternatively, the SARS tax clearance approval for international transfer**
- SARS overall tax compliance result letter approving international transfer; **and**
  - SARS tax compliance PIN; **and**
  - Bank statements (last 3 months) showing funds to be transferred to Credo.



## Inheritance / Gift / Divorce

If you completed the application form as your SoW deriving from an inheritance/gift or divorce settlement, we need to know the following information:

Please select all that apply:

Source of Wealth

### Information required

Date inheritance / gift / settlement received

Amount received from inheritance / gift / settlement

### Please complete the below

### Acceptable documentary evidence

Where funds for investment do not originate from the account holder, such as in these cases, we will need to know who they came from and how the funds were accumulated.

#### Inheritance

- Relevant will/testament setting out the inheritance; **and**
- Evidence of money being received in the account/executor's accounts; **and**
- Letter from executor distributing the inheritance. **And**
- Bank statements (last 3 months) showing funds to be transferred to Credo (if different to the above account).

#### Divorce Settlement

- Proof of divorce settlement, who from and their SoW/SoF
- Copy of the divorce settlement/appropriate settlement judgment; **and**
- Evidence of funds being received into investor's (bank) account; **and**
- Bank statements (for the past 3 months) showing funds to be transferred to Credo (if different to the above account).

#### Gift

- Proof of the donor's identity and address, and their SoW/SoF
- Letter from donor confirming the gift; **and**
- Evidence of funds being received into investor's (bank) account; **and**
- Bank statements (for the past 3 months) showing funds to be transferred to Credo (if different to the above account).

#### Alternatively, the SARS tax clearance approval for international transfer

- SARS overall tax compliance result letter approving international transfer; **and**
- SARS tax compliance PIN; **and**
- Bank statements (last 3 months) showing funds to be transferred to Credo.



## Property Sale

If you completed the application form indicating your SoW was obtained through the sale of a property, we need to know the following information:

Please select all that apply:

Source of Wealth

### Information required

Residential / Commercial Property

How long was the property owned?

Total sale amount

### Please complete the below

### Acceptable documentary evidence

#### Proof of proceeds of sale

- Copy of sale contract; **and** evidence of funds being received in an account **or**, if not available,
- Letter from a licensed solicitor / regulated accountant, stating property address, date of sale, proceeds received, and name of purchaser along with the solicitors' statement of completion; **and**
- Bank statement as evidence of money being received in the account; **and**
- Bank statements (last 3 months) showing funds to be transferred to Credo (if different to the above account).

#### Alternatively, the SARS tax clearance approval for international transfer

- SARS overall tax compliance result letter approving international transfer; **and**
- SARS tax compliance PIN; **and**
- Bank statements (last 3 months) showing funds to be transferred to Credo.

## Loan / Finance

If you completed the application form highlighting that your SoW was generated through a loan/finance, we need to know the following information:

Please select all that apply:

Source of Wealth

### Information required

Country of residency of lender

How was the lender's wealth accumulated?

In which jurisdiction(s) was the lender's wealth generated?

Date of loan/finance

Total loan/finance amount

### Please complete the below

### Acceptable documentary evidence

#### Proof of loan/finance

- Evidence of loan/finance agreement **and** bank statement showing the receipt of funds; **and**
- Bank statements (last 3 months) showing funds to be transferred to Credo (if different to the above account).

#### Alternatively, the SARS tax clearance approval for international transfer

- SARS overall tax compliance result letter approving international transfer; **and**
- SARS tax compliance PIN; **and**
- Bank statements (last 3 months) showing funds to be transferred to Credo.



## Business Activities

If you completed the application form highlighting that your SoW was generated through business activities, please can you provide the following:

Please select all that apply:

Source of Wealth

Information required	Please complete the below	Acceptable documentary evidence
Name of business		<b>Evidence of business activities</b>
Annual profit of the business		<ul style="list-style-type: none"> <li>▪ Last 3 annual (audited) accounts; <b>or</b> if not audited,</li> <li>▪ Evidence of contracts/business undertaken; <b>and</b></li> <li>▪ Bank statements showing funds received (at least 3 months); <b>and</b></li> <li>▪ Bank statements (last 3 months) showing funds to be transferred to Credo (if different to above account); <b>and</b></li> <li>▪ Evidence of registration/supervision by an appropriate professional body/regulatory authority (if applicable); <b>or</b></li> <li>▪ Letter from directors stating AML/CTF (Anti Money Laundering / Counter Terrorism Financing) controls for unregulated property businesses.</li> </ul>

## Distribution From Trust(s)

If you completed the application form highlighting that your wealth was generated through a distribution(s) from a trust(s), please can you provide the following:

Please tick if Source of Wealth

Source of Wealth

Information required	Please complete the below	Acceptable documentary evidence
Trust's name		<ul style="list-style-type: none"> <li>▪ Proof of distributions, from the trust and the settlor and trust's SoW information</li> </ul>
Trustees' name		<ul style="list-style-type: none"> <li>▪ Trustee's letter confirming the jurisdiction of the trust, the name of the trust, Trustee, settlor, beneficiary receiving distribution, the distribution amount and date; AND</li> </ul>
Settlor's country of residence		<ul style="list-style-type: none"> <li>▪ Evidence of money being received in the Investor's account (last 3 distributions).</li> </ul>
Recipients' relationship with settlor		<ul style="list-style-type: none"> <li>▪ Alternative evidence to the above requirements:</li> </ul>
Date distributions received		<ul style="list-style-type: none"> <li>▪ SARS Tax Clearance approval for international transfer</li> </ul>
Amount received from distributions		<ul style="list-style-type: none"> <li>▪ SARS overall tax compliance result letter approving international transfer; AND</li> <li>▪ SARS tax compliance PIN</li> </ul>



Other

If you selected “Other” on the application form for your SoW, please can you provide the following information:

Please select all that apply: Source of Wealth

Information required	Please complete the below	Acceptable documentary evidence
How was wealth/funds generated?		Please provide appropriate documentary evidence to validate the information provided. <b>Alternatively, the SARS tax clearance approval for international transfer</b>
Value of SoW		<ul style="list-style-type: none"><li>▪ SARS overall tax compliance result letter approving international transfer; <b>and</b></li><li>▪ SARS tax compliance PIN; <b>and</b></li><li>▪ Bank statements (last 3 months) showing funds to be transferred to Credo.</li></ul>