



AIA SINGAPORE POLICY SERVICES Enhanced Due Diligence Form

Important Notes [Please read before completing the form]

- It is compulsory to complete this form and to provide the requested documents.
- For Policy Owners who are individuals, please complete Sections 1, 3, 4 and 5.
- For Policy Owners that are entities (including institutions and companies), please complete Sections 2, 3, 4 and 5.

Particulars of Policy Owner

Policy Number

Name of Policy Owner / Business Entity

Gender [Mandatory for Individual Owner]

Male Female

Place of Incorporation (for Entity)

Date of Birth /
Incorporation

NRIC / FIN / Passport /
Company Registration No. (UEN)

Citizenship 1 (*proof is required*)

Citizenship 2 (*please declare, if any*)

Citizenship 3 (*please declare, if any*)

Residential Address (or Business Address, for Entity)

Nature of Business (for Entity only)

Particulars of Insured

Name of Insured

Gender

Male Female

Citizenship

Date of Birth

NRIC / FIN / Passport No.

NOTE:

- For change of personal particulars which is different from our records, please submit photocopy of relevant documentary evidence – Deed Poll, Identity Card, Birth Certificate or Passport.
- For change in Residential Address, please submit (i) a clear copy of the front and back of your NRIC, or (ii) if the new address is not shown in your NRIC, other proof of address (letters from government agency or banks*, or utility or telephone bills that are dated within the last 6 months).

*For copy of your bank statement, we accept truncated e-statement downloaded from the banks' mobile application, as long as the document shows the account holder's name and address on the same page.



Section 1: Policies Owned by Individual

This section is compulsory for an INDIVIDUAL who owns policies. Please complete Parts A and B. If there is a beneficial ownership arrangement, please provide details on the beneficial owner(s).

Part A: Employment Details

Occupation Employer's Name Nature of Business

Annual Income (SGD)

≤ SGD 30,000 SGD 100,001 to SGD 150,000
SGD 30,001 to SGD 50,000 SGD 150,001 to SGD 250,000
SGD 50,001 to SGD 100,000 > SGD 250,000

Business Address

Part B: Declaration on Beneficial Owner(s)

A "Beneficial Owner" means the natural person who ultimately owns or controls the customer or the natural person on whose behalf business relations are established, and includes any person who exercises ultimate effective control over a legal person or legal arrangement.

Please declare if there is a beneficial ownership arrangement: Yes No

Please note that a beneficiary under the policy is not a beneficial owner.

If YES, please provide the particulars of the beneficial owner(s) in the table below, as well as clear photo identification document(s) of the beneficial owner(s). We are required by law to request for the same. **Please note that the following is NOT a nomination of beneficiary(ies) under the policy.**

| Name (as shown on NRIC/ FIN/ Passport) | NRIC/ FIN/ Passport No. | Date of Birth (DD/MM/YY) | Relationship to Policy Holder | Gender (M/F) | Nationality (if not Singaporean) |
|---|----------------------------|-----------------------------|----------------------------------|-----------------|-------------------------------------|
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Section 2: Policies Owned by Entity

This section is compulsory for an ENTITY that owns policies. Please complete Parts A, B and C.

In addition to the information to be provided in Parts A, B and C (which should accord with the information lodged with registries such as the Accounting and Corporate Regulatory Authority and the Registry of Societies), please also submit the following supporting documents listed in the table below.

For changes relating to trusts, please also submit the Verification of Trust Form.

| Parties Identified in this section | Documents Required for Verification Purposes |
|---|---|
| Business Entity (Policy Holder) | <ul style="list-style-type: none"> Business registration information, i.e. ACRA Bizfile or Certificate of Incumbency; or For clubs / societies, please provide the registration document and independent documentary evidence reflecting the list of board members' names (or equivalent); or For charities, please provide the registration document and independent documentary evidence reflecting the list of board members' and trustees' names (or equivalent) Please submit a clear photocopy of the NRIC/FIN/Passport/Long Term Pass or other relevant identification documents of the beneficial owners of the Business Entity. <p><i>* A copy of business registration information or Certificate of Incumbency of the director/ shareholder is required if the director / shareholder is not a natural person, down to the ultimate individual director / shareholder.</i></p> |
| Beneficial Owner / Shareholders * | |
| Connected Parties – Directors * | |
| Connected Parties – Natural Person having Executive Authority | <ul style="list-style-type: none"> Independent documentary evidence (e.g. company resolution) reflecting the appointment of the natural person having executive authority |
| Authorised Signatories | <ul style="list-style-type: none"> Copy of the NRIC / FIN / Passport containing a clear photograph of the authorised signatories; and Documentary evidence (e.g. list of authorised signatories) reflecting the appointment of the authorised signatories; and Specimen signatures of the authorised signatories |

Part A: Declaration on Beneficial Owner(s) / Trustee(s) / Shareholder(s) of the Business Entity

A “**Beneficial Owner**” means the natural person who ultimately owns or controls the customer or the natural person on whose behalf business relations are established, and includes any person who exercises ultimate effective control over a legal person or legal arrangement.

A “**Trustee**” means a person or firm that holds and administers property or assets for the benefit of a third party.

A “**Shareholder**” means a person or a company that holds at least 25% shares in a company.

For charities, please include the Trustee’s information here.

| Full Name (including alias / former name) | NRIC/ FIN/ Passport No. | Date of Birth (DD/MM/YY) | Gender (M/F) | Nationality |
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Note: A copy of the NRIC / FIN / Passport containing a clear photograph of the listed person is required.



Part B: Declaration on Connected Parties of the Business Entity

A “**Connected Party**” in relation to a company (other than a partnership) means *any director and/or any natural person having executive authority in the company*, and in relation to a partnership means *any partner and/or manager*. Examples of natural persons with executive authority include the Chairman and Chief Executive Officer of a company, and the partner and/or manager in a partnership.

(i) Directors of the Business Entity

| Full Name (including alias / former name) | NRIC/ FIN/ Passport No. | Date of Birth (DD/MM/YY) | Gender (M/F) | Nationality |
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Note: A copy of the NRIC / FIN / Passport containing a clear photograph of the listed person is required.

(ii) Natural Persons having Executive Authority in the Business Entity

| Full Name (including alias / former name) | NRIC/ FIN/ Passport No. | Date of Birth (DD/MM/YY) | Gender (M/F) | Nationality | Designation |
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Note: A copy of the NRIC / FIN / Passport containing a clear photograph of the listed person is required.

Part C: Authorised Signatories of the Business Entity

| Full Name (including alias / former name) | NRIC/ FIN/ Passport No. | Date of Birth (DD/MM/YY) | Gender (M/F) | Nationality | Residential Address |
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Note: A copy of the NRIC / FIN / Passport containing a clear photograph of the listed person is required.

A “**Authorized signatory**” means an individual or entity that has the power of signing on behalf of the business entity. Identify all individuals who are authorized to sign on behalf of the business entity.



Section 3: Declaration on Source of Wealth and Source of Fund

It is **compulsory** to declare the Source of Wealth and Source of Fund for all transactions.

| | |
|---|--|
| Source of Wealth (where your wealth is derived from) (You may tick more than 1 box) | <input type="checkbox"/> Employment / Trade Income <input type="checkbox"/> Investment Income <input type="checkbox"/> Rental Income <input type="checkbox"/> Other, please specify: <input type="text"/> |
| Source of Funds* (Origin of funds used to pay premiums) (You may tick more than 1 box) | <input type="checkbox"/> Employment / Trade Income <input type="checkbox"/> Sales of Property <input type="checkbox"/> Savings <input type="checkbox"/> Maturity or Surrender of Policy, or Sale of Investments <input type="checkbox"/> Other, please specify: <input type="text"/> |

* For the following transactions we do not require you to provide the Source of Funds: Loan, Withdrawal of Future Premium Deposit Fund, Change of Occupation, Assignment, Trust Nomination, Revocation of Trust, Nomination of New Trustee, Change of Ownership and Change of Policyowner.

Section 4: Declaration on Politically Exposed Person (PEP)[#]

Are you a PEP or related[^] to a PEP? Yes No
If YES, please complete 4a to 4d below.

- a. What is the name of the PEP? _____
- b. What is your relationship to the PEP? _____
- c. What official position does the PEP hold? _____
- d. During what time period was that position held? _____

[#] PEP means an individual who is or has been entrusted with prominent public functions in Singapore, a foreign country or an international organisation, which includes the roles held by a head of state, a head of government, government ministers, senior civil or public servants, senior judicial or military officials, senior executives of state owned corporations, senior political party officials, members of the legislature and senior management of international organisations.

[^] By "related", we mean that you, or the insured, beneficiary or beneficial owner are closely connected to a PEP either socially or professionally, or are a parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling and adopted sibling of a PEP.

Section 5: Declaration and Authorisation

1. I/We confirm that the responses, information and documents provided pursuant to this form (“Information”) are full, complete and true, and I/we agree that the Information provided forms a part of any policy issued, amended or reinstated. I/we will provide assistance to address any queries including the provision of sufficient evidence to support the Information as may be requested by AIA Singapore, its representatives or other persons from time to time.
2. I/We hereby authorise, agree and consent to AIA Singapore using and/or disclosing any information collected and/or held (whether contained in this document or otherwise obtained) to enable AIA Singapore, its agents, affiliates, related corporations and/or independent third parties and their respective employees, within or outside Singapore, with regard to any matters pertaining to the Policy and/or any other policies that I/we currently may have with AIA Singapore, including but not limited to, the processing of this document, and/or providing subsequent services to me/us and/or providing advice and/or information concerning products and/or services which AIA Singapore believes may be of interest to me/us and/or communicating with me/us for any purpose. I/We hereby specifically waive any right to bring a claim of any nature against AIA Singapore, its agents, affiliates, related corporations and/or independent third parties and their respective employees, within or outside Singapore, in respect of any above-mentioned disclosure and/or any disclosure in the nature described above. This authorisation shall bind my/our successors and assignees, and remains valid, notwithstanding death, irrespective of whether or this document is accepted by AIA Singapore. A photocopy of this authorisation shall be effective and valid as the original.
3. I/We declare that any funds that I/we place with AIA Singapore, and any profits that they generate, are compliant with the tax laws of the countries where I/we live or of which I/we am/are citizen(s) or which I/we am/are otherwise subject to.
4. I/We understand and agree that should a Relevant Person be found at any time to be a Prohibited Person, AIA Singapore is entitled, at its absolute discretion and without any liability to me/us, to (i) decline, block, suspend or cancel this application or any request, instruction, or transaction including any payment, transfer or receipt of money; (ii) decline to provide cover or to pay any claim or benefit under the Policy; and (iii) immediately terminate or void the Policy. AIA Singapore’s decision in exercising this right shall be final. This right may only be waived in writing; no delay or failure in exercising this right shall be deemed as a waiver of the same. “Relevant Person” includes (a) persons and entities who are the policy holders, insured persons, beneficiaries, trustees, payees, or assigns; (b) their beneficial owners or affiliates; (c) (in the case of an entity) their directors, partners, or direct / indirect shareholders or persons having executive authority, or (d) natural persons appointed to act on their behalf. “Prohibited Person” includes a person or entity that is subject to any sanction, prohibition or restriction administered by any regulatory authorities in any country or jurisdiction, such that the provision of such cover, payment of such claim or provision of such benefit may in AIA Singapore’s opinion expose it to any, or any risk of, sanction, prohibition or restriction. As an ongoing obligation, I/we will immediately inform AIA Singapore if there are any changes to the identities, status, constitution, establishment, particulars and identification documents of these Relevant Persons. I/we will indemnify AIA Singapore and hold it harmless from and against any and all related losses, damages, costs and/or expenses suffered and/or incurred, including but not limited to legal costs.

Signature of Policy Owner/Authorised Signatory

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| Name: | Date: |
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| Insurance Adviser’s Name | Insurance Adviser’s Code | Insurance Adviser’s Unit Name | Mobile No. |
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