



# Know Your Customer (KYC) for Private Customers

Policy number

\_\_\_\_\_

## Customer Details

1. Name	2. Middle Name	3. Surname
4. Personal Identification number		5. Citizenship <i>(please list all of your citizenships)</i>
6. Date of Birth		7. Country of Birth
8. Personal email address		9. Telephone number, including country code
10. Residential Address		
11. Correspondence Address <i>(if different from residential address)</i>		

Country of Residence for tax purposes and related Tax Identification Number (TIN) or equivalent number. If a TIN is unavailable please provide an explanation in the space provided. If you provide a new country of tax residence, please state the effective date of tax residence status.

12a. Country	13a. TIN	14a. Effective date
12b. Country	13b. TIN	14b. Effective date

15. If a TIN is unavailable please provide the appropriate reason

16. Do you have personal or professional links to a country outside of your country of residence or tax residence?

Yes  No

If Yes, please provide country(ies): \_\_\_\_\_

17. Employment status

Employed  Self-Employed  Retired  Student  Unemployed  Other: \_\_\_\_\_

18. Occupation / Position *(for employed and self-employed only)*

19. Name of firm *(for employed and self-employed only)*

20. Nature of industry *(for employed and self-employed only)*

21. What is your total annual income and in what currency? \_\_\_\_\_

If self-employed, please state:

22. What is the annual turnover and in what currency? \_\_\_\_\_

23. Primary Industry Code \_\_\_\_\_

24. Number of employees

25. Geographical reach including significant countries of operation

26. Main suppliers and countries of operation

27. Main types of customers :*(e.g. private customers, retail customers, corporate customers)*

28. When was your business established?

29. All Trading Names *(if applicable)*

## Customer's Declaration

Politically Exposed Person (PEP) status:

- Yes, I am a PEP  
(a) PEP function (e.g., diplomat) \_\_\_\_\_
- Yes, I am related to / associated with a PEP  
(b) Relationship to PEP (e.g., Self, Husband, Wife etc.) \_\_\_\_\_
- No PEP status

A politically exposed person is a person who holds, or during the past 18 months has held, prominent public functions, or a family member or a known associate of such a person.

If 'Yes' please provide the reasons: (please refer to the Anti Money Laundering Guidelines for examples)

Are you a US citizen?  Yes  No

Are you a US resident for tax purposes?  Yes  No

If the answer to either of these questions is Yes, please provide the US Tax Identification Number (TIN) \_\_\_\_\_

What is the purpose and nature of the business relationship (why did you buy this policy)?

- Estate planning  Income  Medium to long-term capital gain  Retirement planning
- Other: \_\_\_\_\_

Total Source of Wealth, please specify where all Source of Wealth is generated from and not only the Premium investment (more than one box may be ticked)

- Savings from income  Savings from investments  Sale of investments  Sale of property  Sale of business
- Inheritance  Gift  Loan  Other (e.g. court settlement/award): \_\_\_\_\_

## Data Protection

I hereby consent to: (a) SEB Life International holding, processing and using information and Personal Data in the manner outlined in the Privacy Policy; and (b) the processing and use of such information and Personal Data by those persons to whom it is disclosed. If I have provided a copy of the Privacy Policy to them; and (ii) am in compliance with all data protection requirements applicable to me.

Applicant signature

**X**

Print name	Date
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## Applicant declaration

I hereby declare that all details given on this form are true and complete, and I undertake to notify SEB Life International in writing of any changes in the information provided without delay. I understand that information provided in this form will be used by SEB Life International in accordance with all relevant regulations, including tax reporting purposes

Applicant signature

**X**

Print name	Date
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## Appendix Definitions

### TIN (Tax Identification Number)

A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an entity and used to identify the individual or entity for the purposes of administering the tax laws of such jurisdiction. Some jurisdictions do not issue a TIN and provide a functional equivalent instead.

### Politically Exposed Persons (PEPs)

Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions, their immediate family members, or known close associates.

PEPs are seen to pose a higher risk of money laundering than non-PEPs as their position potentially leaves them more vulnerable to corruption (bribery, embezzlement etc.). PEP status itself does not in any way incriminate individuals or entities; it does, however, put them into this higher risk category.

An individual ceases to be considered a PEP 18 months after he or she has left office.

Examples of **prominent public functions** include:

- a) heads of state, heads of government ministers and deputy or assistant ministers;
- b) members of parliament or similar legislative bodies;
- c) members of the governing bodies of political parties;
- d) members of supreme courts, of constitutional courts or of other high-level judicial bodies, the decisions which are not subject to further appeal, except in exceptional circumstances;
- e) members of courts of auditors or of the boards of central banks;
- f) ambassadors, chargés d'affaires and high-ranking officers in the armed forces;
- g) members of the administrative, management or supervisory bodies of State owned enterprises;
- h) directors, deputy directors and members of the board or equivalent function of an international organisation.

**Note:** No public function referred to in points (a) to (h) shall be understood as covering middle-ranking or more junior officials.

**Family members** include individuals who are related to a PEP either directly (blood relatives) or through marriage of similar (civil) forms of partnership.

Examples of **known close associates** include:

- Any individual who has joint beneficial ownership of a legal entity or legal arrangement, or any other close business relations, with the PEP;
- Any individual who has sole beneficial ownership of a legal entity or legal arrangement set up for the actual benefit of the PEP. If you belong to any of the above categories you are considered to be a Politically Exposed Person (PEP). SEB Life International is required to take steps to determine whether or not a customer (or a beneficial owner connected with the customer or service concerned) is a PEP, an immediate family member, or a close associate, of a PEP. As a result of some customers may be required to provide additional information and/or documentation to SEB Life International.