

## **Attachment**

With regard to documents, data or information that must be obtained or verified by an offshore banking branch when performing CDD, the following rules shall be followed, except for customers with lower money laundering or terrorist financing risk to whom simplified measures commensurate with customer risk may apply using a risk-based approach:

1. Offshore individuals:
  - (1) Obtain name, date of birth, nationality, address, type and number of identification document.
  - (2) Verify at least two identification documents, including valid passport, valid identity document with photograph issued by a government agency, driver's license with photograph or other documents with photograph issued by a government agency that confirm holder's identity and nationality, place of origin or place of permanent residence.
  - (3) In view of the level of risk the customer poses, obtain a reply signed by the customer to a correspondence sent by the offshore banking branch to the address provided by the customer or conduct phone interview, onsite visit or other identity verification measures.
2. Offshore legal persons:
  - (1) Obtain the full name of legal person, its date and place of incorporation, registration or incorporation number, address at the place of incorporation and address of principal place of business.
  - (2) Verify the following documents to confirm that the legal person is still lawfully incorporated and is not dissolved, liquidated, closed for business or having name removed, which may not be an undertaking signed by the customer:
    - A. Certificate of Incorporation issued by the registration agency at where the legal person is incorporated;
    - B. Articles of incorporation;
    - C. Certificate of Incumbency issued by the registered agent at where the legal person is incorporated within the last six months; and
    - D. Certificate of Good Standing issued by the registration agency at where the legal person is incorporated within the last six months or that remains valid; Certificate of Good Standing is not required if the Certificate of Incumbency mentioned in the preceding item states that the legal person is in good standing.

- (3) Documents under Items C and D of the preceding subparagraph are not required if the status has been stated in a complete report issued by the registration agency at where the legal person is incorporated within the last six months on the enquiry made on the lawful incorporation of the legal person.
- (4) Understand the nature of customer's business and obtain the list of its directors and shareholders to identify its ownership structure and control structure and confirm its beneficial owners.
- (5) In view of the level of risk the customer poses, obtain a reply signed by an authorized signatory of the customer to a correspondence sent by the offshore banking branch to the address provided by the customer or conduct phone interview, onsite visit or other identity verification measures.