



TERM DEPOSIT CHECKLIST

Account Holder Name	<input style="width: 100%;" type="text"/>		
<input type="checkbox"/> New Code	<input style="width: 150px;" type="text"/>	<input type="checkbox"/> Existing Account No	<input style="width: 150px;" type="text"/>
<small>Head Office Use Only</small>			
<input type="checkbox"/> Individual	<input type="checkbox"/> Business/others	<input type="radio"/> Sole Trader	<input type="radio"/> Company
		<input type="radio"/> Association	<input type="radio"/> Church or Religious
		<input type="radio"/> Trust	
<small>or Partnership (Club/Foundation/NGO) Congregation</small>			
Classification:	<input type="checkbox"/> Resident/Local Entity	<input type="checkbox"/> Non Resident/Foreign Entity	<input type="checkbox"/> Dual Citizenship
	<input type="checkbox"/> Non-Face-to-Face		<input type="checkbox"/> PEP
Risk Rating:	<input type="checkbox"/> Low Risk	<input type="checkbox"/> High Risk	<input type="checkbox"/> Dow Jones Check (if High Risk)
Reason for Risk rating	<input style="width: 100%; height: 40px;" type="text"/>		
If Individual is High Risk			
<input type="checkbox"/> Normal due diligence process + Additional Photo ID + Refer PEP Database + Dow Jones Check/3 rd Party Confirmation			
If Business is High Risk			
<input type="checkbox"/> Normal due diligence process + Refer PEP Database + Dow Jones Check/3 rd Party Confirmation			
CEO's Approval Held in File (Email Approval Required If CEO is Out of Office)			
<input type="checkbox"/> To on board a high-risk client			
<input type="checkbox"/> To offer special rate			
<input type="checkbox"/> To on board any depositor offering more than \$2m			

A. Personal/Individual Application

a(i) Normal Due Diligence

		SODP	COMPLIANCE OFFICER
TIN	TIN Card/TIN Letter	<input style="width: 40px; height: 20px;" type="text"/>	<input style="width: 40px; height: 20px;" type="text"/>
Valid ID (at least 1 with Recent Signature ID to Verify Account Holders Signature)	Valid Passport Valid Driver's License FNPF/Joint TIN Card Voter ID	<input style="width: 40px; height: 20px;" type="text"/>	<input style="width: 40px; height: 20px;" type="text"/>
Residential Address Verification	Utility Bill/Water Bill Valid Driver's License Voter ID Copy of Tenancy Agreement Title/Lease Copy	<input style="width: 40px; height: 20px;" type="text"/>	<input style="width: 40px; height: 20px;" type="text"/>
Source of Funds Verification <i>(Supporting document(s) should verify how the funds were obtained). There should be traceability in the supporting documents to show movement of funds to client or client's account then to Kontiki Finance Limited)</i>	Bank statement copy is mandatory if client's funds was drawn from his/her bank/access account, along with relevant supporting documents like; FNPF Letter, Insurance Policy Statement, Sales & Purchase Agreement, Statutory Declaration etc.	<input style="width: 40px; height: 20px;" type="text"/>	<input style="width: 40px; height: 20px;" type="text"/>
*Provision for Statutory Declaration or a clearly			

signed statement from client on a case-by-case basis			
a(ii) Enhanced Due Diligence			
Non-Resident Accounts	Valid Work/Student Permit from Department of Immigration, Valid Passport, Confirmation Letter from Employer & Contract/Student status document issued by the education institution in Fiji, Another photo ID + Normal due diligence process stated in a(i) above.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
PEP	Refer PEP Database, 3 rd Party Confirmation, Another Photo ID + Normal due diligence process stated in a(i) above.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Non-face-to-face Customers	<u>Email/Fax</u> Refer PEP Database + Certified copies of all documents in accordance with the normal due diligence process stated in a(i) above + Another Photo ID for the account holder	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
	<u>3rd Party</u> Refer PEP Database + Certified copies of all documents in accordance with the normal due diligence process stated in a(i) above + Another Photo ID for the account holder 3 rd Party's Photo ID + verification of residential address	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Minor Account	<u>Minor</u> Birth Certificate & TIN + Photo ID or Passport size photo	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	<u>Trustee</u> Normal due diligence process for the Trustee as stated above in a(i).	<input type="checkbox"/>	<input type="checkbox"/>
a(iii) Insufficient or no official identification documents & Insufficient evidential documents for source of funds & residential address verification			
<i>e.g. Students, unemployed or customers who are employed in an informal business sector such as rural farmers, rural dwellers, seasonal agricultural laborer's such as cane cutters & farm hands</i>	Birth Certificate or Birth Certificate & Marriage Certificate Letter of Identification by Referee. *BC & MC – verifies the customer's name, citizenship & D.O.B. Letter of Identification from a Suitable Referee – to verify the	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

	customer's residential address, occupation or nature of self-employment		
a(iv). Additional Documents Required			
Variation in Name	Deed Poll or Birth Certificate or Marriage Certificate or Statutory Declaration.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

B). Business Application

b(i) Normal Due Diligence

Entity Supplementary Documentation Requirement		SOPD	COMPLIANCE OFFICER
Sole Trader & Partnership	1. Certificate of Registration	<input type="checkbox"/>	<input type="checkbox"/>
	2. Business License	<input type="checkbox"/>	<input type="checkbox"/>
	3. Verification of Principal/Registered Place of Business	<input type="checkbox"/>	<input type="checkbox"/>
	4. Business TIN	<input type="checkbox"/>	<input type="checkbox"/>
	5. Partnership Agreement (Partnership only)	<input type="checkbox"/>	<input type="checkbox"/>
	6. Identification documents for Partners who owns directly or indirectly, 30% or more interest in the business (verification of signature & residential address).	<input type="checkbox"/>	<input type="checkbox"/>
	7. Identification documents for persons authorized to operate/sign on the account/obtain information/act on behalf of the business as stipulated in the Agreement between the Partners (verification of signature & residential address)	<input type="checkbox"/>	<input type="checkbox"/>
	8. Verification of Source of Funds	<input type="checkbox"/>	<input type="checkbox"/>
<u>In Addition:</u> Certificate of change of name (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	
Company	1. Certificate of Registration/Incorporation	<input type="checkbox"/>	<input type="checkbox"/>
	2. Business License	<input type="checkbox"/>	<input type="checkbox"/>
	3. Company TIN	<input type="checkbox"/>	<input type="checkbox"/>
	4. Resolution	<input type="checkbox"/>	<input type="checkbox"/>
	5. Verification of Principal/Registered Place of Business	<input type="checkbox"/>	<input type="checkbox"/>
	6. Identification documents for Shareholders who owns directly or indirectly, 30% or more interest in the company (verification of signature & residential address).	<input type="checkbox"/>	<input type="checkbox"/>
	7. Identification documents for persons authorized to operate/sign on the account/obtain information/act on behalf of the company as stipulated in the Resolution (verification of signature & residential address).	<input type="checkbox"/>	<input type="checkbox"/>

** Requirement No.6 does not apply to any company that is publicly listed & is implementing similar AML measures, Government ministries, departments, commissions, Statutory authorities, Local government & municipal councils, Government owned companies and Licensed & regulated financial institutions & businesses.*

Company	<p>8. Verification of Source of Funds</p> <p><u>In Addition:</u> Certificate of change of name (if applicable)</p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
Association (Club/Foundation/Charity/NGO)	<p><u>Incorporated Association</u></p> <ol style="list-style-type: none"> Certificate of Registration Constitution Verification of Principal/Registered Place of Business TIN for the Association or Organization Resolution Identification documents for Committee & persons authorized to operate/sign on the account/obtain information/act on behalf of the Organization as stipulated in the Resolution (verification of signature & residential address). Verification of Source of Funds <p><u>Unincorporated Association:</u> Provide requirements No.2 – No.7</p> <p><u>In Addition:</u> Certificate of change of name (if applicable)</p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
Church or Religious Congregation	<ol style="list-style-type: none"> Certificate of Registration (case by case basis) Constitution Verification of Principal/Registered Place of Business Resolution TIN for the Church or Religious Congregation Identification documents for Committee & persons authorized to operate/sign on the account/obtain information/act on behalf of the Organization as stipulated in the Resolution (verification of signature & residential address). Verification of Source of Funds <p><u>In Addition:</u> Certificate of change of name (if applicable)</p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
Trust	<ol style="list-style-type: none"> Copy of Trust Deed (Certified) Letter from Trustee TIN Letter for Trust Identification documents for the Trustees & persons authorized to operate/sign on the account/obtain information/act on behalf 	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>

Trust	of the Trust as stipulated in the Letter from Trustee. 5. Verification of Source of Funds <u>In Addition:</u> Certificate of change of name (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
b (ii). Enhanced Due Diligence			
Foreign Based Entity Or Subsidiary of a Foreign Entity	1. 3 rd Party Confirmation + 2. Normal Due Diligence process as stated in (b) above	<input type="checkbox"/>	<input type="checkbox"/>
Non-face-to-face Customers	<u>Email/Fax</u> Refer PEP Database + Certified copies of all required documents in accordance with the normal due diligence process stated in b(i) above +	<input type="checkbox"/>	<input type="checkbox"/>
	<u>3rd Party</u> Refer PEP Database + Certified copies of all documents in accordance with the normal due diligence process stated in a(i) above + Another Photo ID for the account holder 3 rd Party's Photo ID + verification of residential address	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

SODP/AO

Compliance Officer

MDP/HOPD

Signed By:

Name:

Date:

Authorized By:

Name:

Date: