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Due Diligence Requirements - G20 Countries

For the following Application, Well Vintage would require the following from the proposed borrower.

Trade Finance - Application

1. Completed KYC (Know your client) documentation.
2. KYC documentation to be notarised by a local notary in country of origin.
3. Third-party legal counsel or a representative of Well Vintage to confirm KYC documentation.
4. Security to be valued by a third-party independent Valuer (not to exceed 80% Loan to Value Ratio) or the lesser of 80%.
5. Security to be confirmed, unencumbered and "liquid" to be able to be sold within a maximum 90 calendar days from the date of any arrears.
6. Corporate / Shareholder guarantees (in certain trade related cases).
7. Audited Financials (or certified Accountant Letter) - DSCR (Debt Service Coverage Ration) to cover the Principal divided by the Maturity Date.
8. Audited Financials (or certified Accountant Letter) - ICR (Interest Coverage Ration) to cover the Interest / Fees applicable divided by the Maturity Date.

Credit Enhancement - Application

1. Completed KYC (Know your client) documentation.
2. KYC documentation to be notarised by a local notary in country of origin.
3. Third-party legal counsel or a representative of Well Vintage to confirm KYC documentation.
4. The Beneficiary account which receives the Credit Instrument is required to have an open trade credit line with issuing Bank.
5. The Beneficiary would need to provide financial evidence of serviceability for both repayment of principal, interest and agency fees.
6. The serviceability would be required to be applicable / financially obtainable before the maturity of the proposed credit instrument.
7. Serviceability from the Beneficiary would need to be independently verified by the issuer and directly linked to the proposed issuance of the Credit Instrument.

Singapore

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KNOW YOUR CLIENT (KYC) FORM

	<i>Establish/ Obtain</i>	<i>To be completed</i>
1.	Registered Name	
2.	Registration number	
3.	Registered address	
4.	Operating Address (where business is conducted)	
5.	Head Office Address	
6.	Income tax number (if applicable)	
7.	VAT registration number (if applicable)	
8.	Details of Authorised Representatives : 1. full name 2. date of birth 3. identity number 4. nationality 5. residential address 6. contact particulars	
9.	Details of Director : 1. full name 2. date of birth 3. identity number 4. nationality 5. residential address 6. contact detail	
10.	Details of Director : 1. full name 2. date of birth 3. identity number 4. nationality 5. residential address 6. contact detail	
11.	For each Entity/Company holding 20% or more of voting rights in the company is: company/close corporation, or foreign company, or trust, or other legal person	
12.	Bank account details	

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Document Checklist

Documents required for the Borrower as well as any company listed in point 8-11	
Validation Documentation:	Tick
Certified copy of:	<input type="checkbox"/>
• Certificate of Incorporation and	<input type="checkbox"/>
• Details of Registered Office & Place of business and	<input type="checkbox"/>
• Memorandum and Articles of Association and	<input type="checkbox"/>
• List of authorised signatories and	<input type="checkbox"/>
• Shareholders Register / Share Certificates	<input type="checkbox"/>
An approved document (Company Letterhead) reflecting operating address or document to verify head office address	<input type="checkbox"/>
Document issued by Relevant authority to verify Income tax number	<input type="checkbox"/>
Document issued by Relevant authority to verify VAT registration number	<input type="checkbox"/>
Original or certified copy of signed Resolution by all Directors appointing an Authorised Representative (including specimen signatures)	<input type="checkbox"/>
For Manager /or Directors /or Authorised Representative:	<input type="checkbox"/>
• Certified copy of identity document / Passport	<input type="checkbox"/>
• Certified copy of proof of residential address (utility bill), dated within last 3 months	<input type="checkbox"/>
• Contact particulars	<input type="checkbox"/>
Cancelled cheque or copy of recent bank statement (dated within last 3 months)	<input type="checkbox"/>

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