



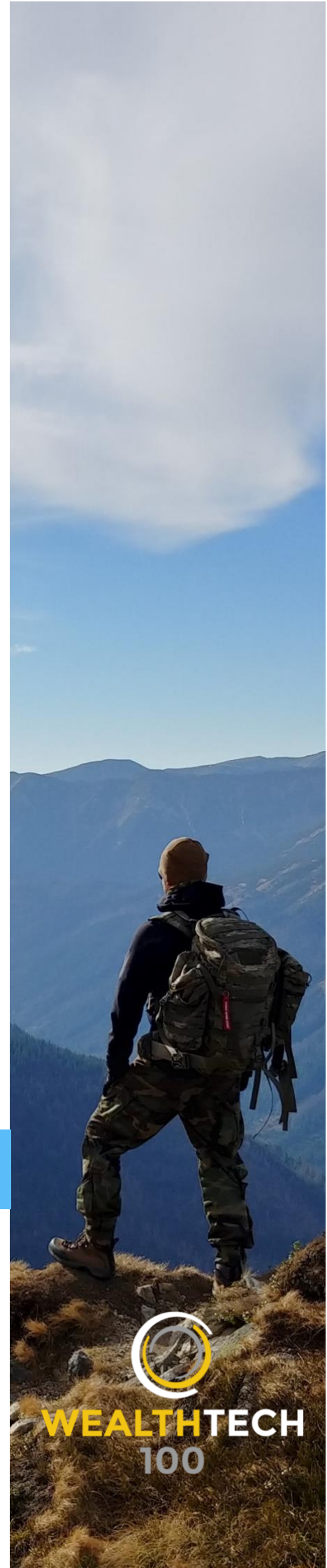
**GROWTH
INVEST**

GrowthInvest Due Diligence
**SOURCES OF
FUNDS & WEALTH**

2025



WEALTHTECH
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Introduction

This document is intended to provide more information around the possible Source of Wealth and Source of Funds information and documentation which may be required as part of our due diligence, or enhanced due diligence, processes.

Source of Funds

Source	Identification: details required	Verification: documentary evidence required
Source of Funds Receipt of funds from a Third Party Deposit	The following must be recorded: <ul style="list-style-type: none">Relationship of third party to the CustomerPurpose for the third party paymentJurisdiction of the third party andDetails on how the payment will be made including routing of payment	One of the following must be obtained: <ul style="list-style-type: none">Invoice / receiptsEvidence of relationship between third party and the Customer and verification of third party or <ul style="list-style-type: none">Details of the originating institution such as cheque or wire transfer
Source of Funds Receipt of funds from a Third Party and is a Cross Border payment (Originating from overseas)	<ul style="list-style-type: none">Jurisdiction of the remitterJurisdiction of the remitting institutionRationale of payment and <ul style="list-style-type: none">Details on how the payment will be made including routing of payment	<ul style="list-style-type: none">Evidence of relationship between third party and the remitter and verification of third party or <ul style="list-style-type: none">Details of the originating institution such as cheque or wire transfer
Source of Funds Transfer of assets	The following must be recorded: <ul style="list-style-type: none">Market valueTransferring brokerAccount number/reference and <ul style="list-style-type: none">Date of transfer	One of the following must be obtained: <ul style="list-style-type: none">Closing statement or <ul style="list-style-type: none">Letter confirming transfer from previous investment firm
Source of Funds Receipt of funds from own funds	<ul style="list-style-type: none">Bank Statement – showing level of funds that are to be deposited	<ul style="list-style-type: none">Bank Statement – showing level of funds that are to be deposited



Source of Wealth

Source	Identification: details required	Verification: documentary evidence required
Source of Wealth Savings – personal / non-employment	The following must be recorded: <ul style="list-style-type: none"> • Name of institution where savings account is held • Value of savings held and • Date the account was opened 	One of the following must be obtained: <ul style="list-style-type: none"> • Evidence of account opening e.g. first statement or account opening confirmation from institution where the account is held or <ul style="list-style-type: none"> • Most recent savings statement
Source of Wealth Savings - from employment income	The following must be recorded: <ul style="list-style-type: none"> • Salary per annum including bonus • Employer's name and address and • Nature of employer's business. 	One of the following must be obtained: <ul style="list-style-type: none"> • Payslip dated within the last three months • Bank statement showing receipt of the last three months' salary payments from employer • Letter from employer confirming salary and bonuses on company letter-headed paper • Signed letter from regulated accountant confirming origin of income source or <ul style="list-style-type: none"> • Last accounts for self-employed individuals
Source of Wealth Savings - Divorce settlement	The following must be recorded: <ul style="list-style-type: none"> • Date received • Total amount received and • Name of divorced partner 	One of the following must be obtained: <ul style="list-style-type: none"> • Copy of court order or <ul style="list-style-type: none"> • Solicitor's letter on letter-headed paper
Source of Wealth Sale of property	The following must be recorded: <ul style="list-style-type: none"> • Sale value of property sold • Address of property sold • Date of original purchase and • Date of sale 	One of the following must be obtained: <ul style="list-style-type: none"> • Signed letter from Solicitor engaged for the sale or <ul style="list-style-type: none"> • Completed sale contract for the property sold
Source of Wealth Sale of property - Company sale or sale of interest held in a company	The following must be recorded: <ul style="list-style-type: none"> • Name & address of company sold/sale of interest • Total sale price of company sold/sale of interest • % of share sold by the Customer • Nature of business of the company and • Date of sale 	One of the following must be obtained: <ul style="list-style-type: none"> • Signed letter from Solicitor engaged for the sale • Signed letter from UK regulated accountant or • Copy of the contract of sale and evidence of investment monies on a Bank statement
Source of Wealth Company profits	The following must be recorded: <ul style="list-style-type: none"> • Name and address of Company • Incorporation certificate • Nature of Company's business and • Amount of annual profits 	One of the following must be obtained: <ul style="list-style-type: none"> • Copy of latest published Firm accounts • Confirmation of the nature of business activity and turnover, detailed in a letter from a licensed accountant

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Source of Wealth (continued)

Source	Identification: details required	Verification: documentary evidence required
Source of Wealth Sale of stock market investments	<p>The following must be recorded:</p> <ul style="list-style-type: none"> • Description of shares sold • Value of shares sold • Name and address of stockbroker/bank whom the sale was transacted through • Date of original purchase; and date of sale 	<p>The following must be obtained:</p> <ul style="list-style-type: none"> • Certificates, contract notes or surrender statements • Bank statement clearly showing receipt of funds and investment company name <p>or</p> <ul style="list-style-type: none"> • Signed letter detailing funds from a regulated accountant on letter headed paper
Source of Wealth Bequest – Inheritance	<p>The following must be recorded:</p> <ul style="list-style-type: none"> • Name of benefactor and relationship to Customer • Date of death • Date inheritance funds received and • Total amount received 	<p>One of the following must be obtained:</p> <ul style="list-style-type: none"> • Grant of Probate (with a copy of the will) which must include the value of the estate <p>or</p> <ul style="list-style-type: none"> • Signed letter from solicitor involved or estate trustees on company letterhead
Source of Wealth Bequest – Gift	<p>The following must be recorded:</p> <ul style="list-style-type: none"> • Total amount received • Date of gift • Purpose of gift • Name of donor and relationship to customer • Donor's source of wealth and • Source of donated funds 	<p>One of the following must be obtained:</p> <ul style="list-style-type: none"> • The SOW of the benefactor must be verified so the benefactor needs to provide documentary evidence as set out in this table, depending on the source of the SOW specified <p>or</p> <ul style="list-style-type: none"> • Letter from donor explaining the reason for the gift and the source of the donor's wealth
Source of Wealth Trust assets	<p>The following must be recorded:</p> <ul style="list-style-type: none"> • Name and address of Trust • Trust deed • Nature of Trust and • Trust assets • Registration with Trust registration service 	<p>One of the following must be obtained:</p> <ul style="list-style-type: none"> • Confirmation of Trusts assets from official trust documents, so dependent on type of trust, copy of will or Grant of Probate, copy of trust deed, or copy of trust bank account statement <p>or</p> <ul style="list-style-type: none"> • Signed letter confirming trust assets from solicitor or accountant involved on company letterhead
Source of Wealth Assets of estate of a deceased person	<p>The following must be recorded:</p> <ul style="list-style-type: none"> • Name of benefactor and relationship to Customer • Date of death • Date inheritance funds received and • Total amount received 	<p>One of the following must be obtained:</p> <ul style="list-style-type: none"> • Grant of Probate (with a copy of the will) which must include the value of the estate, or Confirmation of Trusts assets from official trust documents • Confirmation of APS transfer supported by a closing statement or letter confirming transfer from previous investment firm • Signed letter from solicitor involved or estate trustees on company letterhead

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Source of Wealth (continued)

Source	Identification: details required	Verification: documentary evidence required
Source of Wealth Assets of estate of a deceased person	<p>The following must be recorded:</p> <ul style="list-style-type: none"> • Name of benefactor and relationship to customer • Date of death • Date inheritance funds received and • Total amount received 	<p>One of the following must be obtained:</p> <ul style="list-style-type: none"> • Grant of Probate (with a copy of the will) which must include the value of the estate or Confirmation of Trusts assets from official trust documents • Confirmation of APS transfer supported by a closing statement or letter confirming transfer from previous investment firm • Signed letter from solicitor involved or estate trustees on company letterhead
Source of Wealth Assets of estate of a deceased person	<p>The following must be recorded:</p> <ul style="list-style-type: none"> • Name of benefactor and relationship to Customer • Date of death • Date inheritance funds received and • Total amount received 	<p>One of the following must be obtained:</p> <ul style="list-style-type: none"> • Grant of Probate (with a copy of the will) which must include the value of the estate, or Confirmation of Trusts assets from official trust documents • Confirmation of APS transfer supported by a closing statement or letter confirming transfer from previous investment firm • Signed letter from solicitor involved or estate trustees on company letterhead
Source of Wealth Pension fund	<p>The following must be recorded:</p> <ul style="list-style-type: none"> • Date of retirement 	<p>The following must be obtained:</p> <ul style="list-style-type: none"> • Most recent pension statement • Details of employment or previous employment • Name of address of employer or previous employer and, if relevant, amount of pension income • Letter from Annuity provider • Signed letter from regulated accountant • Bank statement showing receipt of the latest pension income and name of provider <p>or</p> <ul style="list-style-type: none"> • Most recent savings statement.
Source of Wealth Other - Employer paying a premium	<p>The following must be recorded:</p> <ul style="list-style-type: none"> • Employer letter • Country of incorporation and • Incorporation number 	<p>One of the following must be obtained:</p> <ul style="list-style-type: none"> • Employer letter (confirming what will be paid, that the Customer is an employee, and a brief explanation as to why the employer is paying the premium) • Certificate of Incorporation <p>or</p> <ul style="list-style-type: none"> • Copy of latest audited Firm accounts

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Source of Wealth (continued)

Source	Identification: details required	Verification: documentary evidence required
Source of Wealth Other - Loan	The following must be recorded: <ul style="list-style-type: none">• Amount of loan• Purpose of loan• Name and address of loan provider and• Date of loan	One of the following must be obtained: <ul style="list-style-type: none">• Loan agreement or <ul style="list-style-type: none">• Recent loan statements
Source of Wealth Other – sources of income not already covered	The following must be recorded: <ul style="list-style-type: none">• Nature of income• Amount of income• Date income received and• Details of whom the income as received from	The following must be obtained: <ul style="list-style-type: none">• Signed letter from regulated accountant confirming origin of income source or <ul style="list-style-type: none">• Other appropriate documentation (see Compliance for further guidance)



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INVEST**

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