



TRUST INFORMATION FORM
*(To be completed by the Settlor, Grantor or
Customer in the case of a Declaration)*

Find enclosed herewith our trust questionnaire and related documentation required to commence a business relationship with St. George's Trust Company Limited. This documentation is requested such that we may fully understand your circumstances and will enable us to provide fiduciary services to best meet your estate planning objectives. In the event that certain information requested is not applicable to your personal circumstances, please complete the relevant box by stating "Not applicable".

POLICY ON ACCEPTANCE OF NEW BUSINESS

It is the policy of St. George's Trust Company Limited to enter into client relationships with reputable individuals. We will not knowingly assist in the contravention of the laws and regulations of any country, nor will we accept any business, the nature of which would, or might, for any reason, call into question the integrity of St. George's Trust Company Limited. It is our mandate to "know our client" and this will help to ensure that our clients enjoy the advantages of a reputable service provider.

In accordance with our obligations under Bermuda law, every prospective customer, named beneficiary, protector or other individual who contributes property to the trust will be required to provide in advance of the commencement of business relationship a number of customer due diligence documents ("CDD"), as detailed further in this New Client Document Package. We understand that such information may be sensitive and we undertake to hold same in confidence.

On acceptance of new business we will observe the following business practices:

- Whenever possible, we prefer to meet with prospective clients before accepting the business;
- All appointments of individual staff members of St. George's Trust Company Limited, whether as trustees, protectors, nominees or as directors or officers of companies must be agreed by such persons in advance of such appointment;
- We will open and maintain investment, custodian or other accounts with acceptable institutions in Bermuda or abroad, where required for efficient administration of a trust or related company;
- Where the trust fund consists of shares in a private holding company, we will from time to time require information sufficient to confirm that the affairs of the company are being properly managed. This may necessitate the receipt of financial statements and/or the appointment of one or more representatives of St. George's Trust Company Limited as directors of the company;
- Any person proposed for appointment as investment advisor must be able to demonstrate competence in the provision of investment advice; and
- We will make such enquiries as we deem appropriate to ascertain the origin of money or other assets settled in trust.

SECTION A: PERSONAL INFORMATION

Full name (including middle name(s) and any assumed name(s)):	
Current residential address:	
Home Telephone: Fax: Mobile:	
Home e-mail address:	
Marital status:	
Occupation and nature of business:	
Business address:	
Business Telephone: Fax: Mobile:	
Business e-mail address:	

SECTION B: FAMILY INFORMATION

Name, date of birth, nationality and current permanent address of your spouse (if different from your own):	
Name, date of birth, nationality and current permanent address (if different from your own) of each of your children:	
Name, date of birth, nationality and current permanent address (if different from your own) of any other dependents:	

Special concerns or family circumstances about which we should be aware (i.e. drug addictions, divorce, bankruptcy, special needs children, etc.):	
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SECTION C: PROFESSIONAL ADVISORS

Name, firm, address and contact numbers of your accountant:	
Name, firm, address and contact numbers of your lawyer:	
Name, firm, address and contact numbers of your investment advisor and/or broker:	
Name, firm, address and contact numbers of any other personal advisors who may provide advice in relation to the Trust:	

SECTION D: FINANCIAL BACKGROUND & ORIGIN OF ASSETS TO BE SETTLED ON TRUST

Estimated net worth (in base currency) and origin of wealth:	
Percentage breakdown of asset by class (i.e. cash, real estate, securities, etc.):	

Details of any existing estate planning structures and jurisdiction of same:	
Details of assets to be settled in trust (origin, value, location):	
Objectives in establishing this structure:	
Are there specific investment guidelines you wish the Trustee to consider?	

SECTION E: DETAILS OF TRUST TO BE ESTABLISHED

Name of Trust:	
Trust Beneficiaries (if personal details not already included in Section B: Family Information, please provide full name, date of birth, nationality and current permanent address of each proposed Beneficiary):	

<p>Do you wish to have a Trust Protector? If yes, please provide full name, date of birth, nationality and current permanent address, as well as an explanation of your relationship to this person:</p>	
<p>If you have chosen to appoint a Trust Protector, do you wish to nominate another person who is responsible to appoint successor protectors? If yes, please provide full name, date of birth, nationality and current permanent address, as well as an explanation of your relationship to this person:</p>	

SECTION F: CUSTOMER DUE DILIGENCE DOCUMENTS

The following documents are required in support of this application to commence a trust relationship:

1. For the Trust Settlor/Grantor:

- A completed Personal Information and Declaration of Tax Residency Form;
- A Declaration regarding source of funds and solvency;
- A notarised or certified¹ copy of the identification pages of your passport;
- A notarised or certified copy of a proof of residential address such as a utility bill, bank or credit card statement (no more than three months old);
- An original reference letter from a bank or licensed financial institution confirming your financial stability and the length of your relationship with the institution;
- An original introduction/character reference letter (on firm letterhead) from a reputable legal, accounting or financial services practice.

2. For the Trust Beneficiaries:

- A completed Personal Information and Declaration of Tax Residency Form;
- A notarised or certified copy of the identification pages of his or her passport;
- A notarised or certified copy of a proof of residential address such as a utility bill, bank or credit card statement (no more than three months old);
- An original reference letter from a bank or licensed financial institution confirming his or her financial stability and the length of the relationship with the institution;
- An original introduction/character reference letter (on firm letterhead) from a reputable legal, accounting or financial services practice.

3. For the Trust Protector:

- A completed Personal Information and Declaration of Tax Residency Form;
- A notarised or certified copy of the identification pages of his or her passport;
- A notarised or certified copy of a proof of residential address such as a utility bill, bank or credit card statement (no more than three months old);
- An original reference letter from a bank or licensed financial institution confirming his or her financial stability and the length of the relationship with the institution;
- An original introduction/character reference letter (on firm letterhead) from a reputable legal, accounting or financial services practice.

¹ We will accept documents certified as true copies of the originals by a lawyer, accountant, medical doctor, notary public, police officer, judge, or justice of the peace.

3. For the Trust Protector:

- A completed Personal Information and Declaration of Tax Residency Form;
- A notarised or certified copy of the identification pages of his or her passport;
- A notarised or certified copy of a proof of residential address such as a utility bill, bank or credit card statement (no more than three months old). The document must show the Protector's name and the full residential address of the property where he or she lives. If the utility bills are in the name of a spouse or family member, we can accept a notarised or certified copy of a document in that person's name together with a letter confirming you reside with them
- An original reference letter from a bank or licensed financial institution confirming his or her financial stability and the length of the relationship with the institution;
- An original introduction/character reference letter (on firm letterhead) from a reputable legal, accounting or financial services practice.

Full name (including middle names and any assumed names):	
Home Telephone: Fax Number: Mobile Number:	
Home address:	
Home e-mail address:	
Place of birth & nationality:	
Any other citizenship(s):	
Passport number, date and place of issue:	
Marital status:	
Occupation and nature of business:	
Business address:	
Business Telephone: Fax Number: Mobile Number:	
Business e-mail address:	
Have you, or a company for which you act or have acted as director or officer, been the subject of criminal or regulatory investigations or convictions? If yes, please provide details.	
Politically Exposed Person: - Have you ever held or currently hold public or elected office? If yes , please provide details. If not please state: No	

<p>- Have you ever held or currently hold a prominent function in an international or Government controlled organisation? If yes, please provide details. If not please state: No</p> <p>- Are you a family member or associate of such a person? If yes, please provide details. If not please state: No</p>	
<p>Have you ever been the subject of an international sanction? If yes, please provide details. If not please state: No</p>	
<p>Bank which will provide reference:</p>	
<p>How did you find St. George's Group Limited?</p>	

The following documents are required in support of this form:

1. A **notarised or certified*** copy of the identification pages of your passport;
2. A **notarised or certified*** copy of a proof of residential address such as a utility bill, bank or credit card statement (no more than three months old);
3. An **original** reference letter from a bank or licensed financial institution confirming your financial stability and the length of your relationship with the institution;
4. An **original** introduction/character reference letter (on firm letterhead) from a reputable legal, accounting or financial services practice.

*** We will accept documents certified as true copies of the originals by a lawyer, accountant, medical doctor, notary public, police officer, judge, or justice of the peace. The certifier should include their contact details (address, phone number and email).**

Tax Residency Self-Certification

Please read these instructions carefully before completing the remainder of this form.

The Governments of Bermuda and the Cayman Islands, along with many others around the globe, have agreed to participate in certain intergovernmental initiatives involving the automatic exchange of account information amongst taxation authorities of foreign jurisdictions.

For example, both Bermuda and the Cayman Islands have undertaken to participate in the Common Reporting Standard (“CRS”), a multilateral reporting initiative that requires financial institutions to collect and report certain information about an individual’s tax residence and account holdings to local authorities, who will in turn transmit such information to exchange partners in other jurisdictions on an annual basis.

Bermuda and the Cayman Islands are also party to intergovernmental agreements with the United States of America in respect of the Foreign Account Tax Compliance Act (“FATCA”). As a result, information regarding certain accounts held by U.S. persons with financial institutions in Bermuda and the Cayman Islands will be reported to the IRS on an annual basis.

Please be advised that we cannot provide tax or legal advice.

If you have any questions about CRS or FATCA, the contents of this Tax Residency Self-Certification Form, or how to define your tax residency, please speak to your tax adviser or domestic tax authority.

Tax residence is determined by the laws of each jurisdiction, and may depend on certain factors in addition to ordinary residence. It should be noted that special circumstances may cause you to be resident for tax purposes in a jurisdiction other than where you ordinarily reside, or to be resident in more than one country at the same time (dual residency).

If you are a U.S. citizen or tax resident under U.S. law, in addition to completing this Tax Residency Self-Certification Form, you will also need to return a completed W-9 form. The W-9 form can be downloaded from the IRS website.

This Tax Residency Self-Certification Form will remain valid unless you have a change in circumstances relating to information included herein (such as a change in your tax residency or status). In that case, you must notify us and provide an updated Tax Residency Self-Certification Form within sixty (60) days of such change in circumstances.

Section 1: Account Holder Identification

Name	Date of Birth (dd/mm/yyyy)	Place & Country of Birth
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Permanent Residence Address:

Number & Street	City/Town
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State/Province/County	Post Code	Country
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Mailing address (if different from above):

Number & Street	City/Town
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State/Province/County	Post Code	Country
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Section 2: Declaration of U.S. Citizenship or U.S. Residence for Tax purposes

Please tick either (a) or (b) or (c) and complete as appropriate.

- (a) I confirm that I am a U.S. citizen and/or resident in the U.S. for tax purposes (green card holder or resident under the substantial presence test) and my U.S. federal taxpayer identification number (U.S. TIN) is as follows: _____.
- (b) I confirm that I was born in the U.S. (or a U.S. territory) but am no longer a U.S. citizen as I have voluntarily surrendered my citizenship as evidenced by the attached documents.
- (c) I confirm that I am not a U.S. citizen or resident in the U.S. for tax purposes.

Section 3: Declaration of Tax Residency (complete if you have non-U.S. tax residences)

I hereby confirm that I am, for tax purposes, resident in the following countries (indicate the tax identification number (TIN) or equivalent for each country in which you are considered to be resident for tax purposes).

	Country of tax residence	TIN	If no TIN is available, please enter reason A, B, or C
1			
2			
3			

- Reason A: The country where I am resident for tax purposes does not issue TINs to its residents
- Reason B: I am unable to obtain a TIN or equivalent number (please provide explanation)
- Reason C: No TIN is required (only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

Section 4: Declaration and Undertakings

I declare that the information provided in these Personal Information and Tax Residency Self-Certification Forms is, to the best of my knowledge and belief, accurate and complete. I undertake to advise St. George’s Group Limited (“SGG”) promptly and provide an updated Tax Residency Self-Certification Form within 60 days where any change in circumstances occurs which causes any of the information contained in this form to be inaccurate or incomplete. Where legally obliged to do so, I hereby consent to the disclosure by SGG and/or any one or more of its subsidiaries (as the case may be) of the information contained in the Tax Residency Self-Certification Form with the relevant tax information authorities.

Signature: _____

Date: _____



DECLARATION REGARDING SOURCE OF WEALTH AND SOURCE OF FUNDS

(to be completed by the Settlor/Shareholder and any other individual proposing to transfer property to the trust or company)

To: St. George's Group Limited *(and its subsidiaries, as applicable)*

Re: _____ (the "Entity"); I, _____ hereby declare and confirm that:
Trust or Company Name *Insert Your Name*

A. SOURCE OF WEALTH *(new clients only, or if completing form for the first time)*

Source of wealth means the origin of your total assets. If primarily from employment earnings, your response should be similar to a curriculum vitae ("CV"), including employer names and corresponding time periods. Alternatively, provide a copy of your current CV and write below "see attached CV". If your source of wealth includes the sale of real property, private company shares or other marketable securities, please provide as much detail as possible, such as the location of the property, name of the private company, time periods involved, etc. If helpful continue your response on a separate form if necessary.

B. SOURCE OF FUNDS

Source of funds relates to the specific assets you propose to transfer to the Entity (as opposed to your overall wealth).

1. I propose to transfer to the Entity the following property (the "Property"):
(provide a detailed description and approximate value of any cash, investments, real property or other assets that are proposed to be transferred to the Entity)

- (a) _____
- (b) _____
- (c) _____

And I also confirm I am the sole beneficial owner of the Property.

2. The source of funds for the Property is (check all boxes that apply and provide additional information if requested):

Salary
Name & address of Employer(s): _____

Pension
Name of Pension Administrator/Service Provider: _____

Sale of Shares / Investments
Name of Company Sold/Investment Firm from which assets are being sent: _____

Company Profits
Name of Company(ies): _____

Sale of Real Property
Address of Property: _____



DECLARATION REGARDING SOURCE OF WEALTH AND SOURCE OF FUNDS

(to be completed by the Settlor/Shareholder and any other individual proposing to transfer property to the trust or company)

Proceeds of Insurance Policy

Name of Insurance Company: _____

Gift

Name of Donor: _____

Inheritance

Name of Testator: _____

Other (provide details):

The name and address of the bank from which the funds will be sent is:

Account Holder: _____

Bank Name: _____

Address: _____

C. DECLARATION

In relation to the Property, I hereby declare that:

1. None of the Property constitutes the proceeds of crime; assets or investments acquired using the proceeds of crime; nor proceeds resulting from the sale of assets or investments acquired using the proceeds of crime.
2. In anticipation of transferring the Property to the Entity, I have taken such legal and/or accounting advice as was necessary to fully understand the impact (if any) on my tax position and the extent of any reporting obligations which I may have as a result of the transfer of the Property to the Entity. I hereby undertake to seek such updated legal and/or accounting advice as may be required from time to time should my circumstances change.
3. After I have transferred the Property to the Entity, I will hold sufficient assets to satisfy the claims of my known or reasonably foreseeable creditors and will be able to pay all of the debts as they fall due.
4. The transfer of the Property to the Entity is not being made for the purpose of defeating the claims of creditors who are either known to me at the present time or are reasonably foreseeable.

Client Signature

Dated this ____ day of _____, 20__



ST. GEORGE'S GROUP LIMITED PRIVACY STATEMENT

GENERAL

This Privacy Statement (the "Statement") is designed to explain how St. George's Group Limited and its subsidiaries, St. George's Trust Company Limited, St. George's Services Limited, and St. George's International Limited (together referred to as the "Group") collect, use, share and store the information we collect in the course of operating our trust and corporate services businesses. As a Group, we are committed to protecting your privacy and processing the information you provide to us in a safe and secure fashion.

THE INFORMATION COVERED BY THIS STATEMENT

In the course of our business relationships, we may collect various types of personal information regarding you, your family, and your business interests, which may include but not be limited to the following:

- Your personal information (full legal name, date and country of birth, marital status, home and business addresses, contact information, passport information, taxpayer identification information, information relating to past investigations and convictions, politically exposed person status, and such other information about you as may be available in the public domain);
- Personal information (as above) relating to your spouse and children;
- Details regarding your employment and/or business interests;
- Financial information (source of wealth and source of funds, the identity of your professional advisors, details regarding legal and beneficial ownership of different assets, banking information, etc.); and
- Such other relevant personal information as may be required by the Group from time to time in order to discharge its legal and regulatory duties.

HOW WE OBTAIN INFORMATION ABOUT YOU

The vast majority of the information we collect and retain is provided to us directly by you (or your parent or legal guardian in the event that you are a minor) in the form of client questionnaires, customer due diligence documents, email correspondence, and telephone correspondence. In certain cases, it may be necessary for us, in order to discharge our legal or regulatory duties, to obtain information about you, your family and your business interests from other sources, such as financial crime and sanctions databases, the internet, your professional advisors, and the financial institutions with which you do business.

HOW THE GROUP USES INFORMATION

The Group, through its operating subsidiaries, provides trust administration services in Bermuda and corporate administration services in Bermuda and the Cayman Islands. The personal data we collect from you is required in order that we may discharge our regulatory obligations and provide you with the trust and corporate administration services you require. In addition to using your information in the course of our day-to-day dealings with you, your family and your businesses (as applicable), it may also be necessary for us to use or provide certain personal information to third parties in the following contexts:

- To respond to customer due diligence requests from third party service providers which provide professional or financial services to the trusts or businesses we administer (including without limiting the generality of the foregoing banks, investment advisors, fund administrators, asset managers, lawyers, accountants, brokers, real estate agents and dealers in high value goods);
- To comply with requests for information from regulatory authorities, law enforcement agencies, or government officials;
- To comply with our legal obligations to exchange account and taxpayer identification information under tax information exchange agreements to which Bermuda and the Cayman Islands are party from time to time, the Common Reporting Standard ("CRS"), and the Foreign Account Tax Compliance Act ("FATCA"); and

- To such third party agents, suppliers, or contractors as are required by the Group in connection with our operations (such as IT and communications services providers, external auditors, accountants and external legal advisors which may be instructed from time to time).

Once you have received this Statement, you will be deemed to consent to the aforementioned uses of your personal information unless you notify us otherwise.

SECURITY AND RETENTION

The Group has organisational measures in place to prevent the unauthorised or unlawful access to your personal information. In the event of a security breach leading to unauthorised access or disclosure of your personal information, we will inform you about the breach as soon as reasonably practicable after discovering the nature and extent of the breach.

We are obliged to hold your personal information for no less than the time periods stipulated by Bermuda and/or Cayman Islands law (as applicable) from time to time.

ACCESS, RECTIFICATION OF ERRORS AND DESTRUCTION OF DATA

Subject to any legal or regulatory obligations we may have, you are entitled to ask for a copy of the personal information retained about you by the Group. In the event that the request is complex or requires significant effort or time on our part, a reasonable fee may apply to this exercise. You may make such a request by email to the Group's Data Protection Officer at compliance@st-georges.com.

We are authorized by law to refuse to disclose your personal information in the following circumstances:

- The personal information is protected by legal privilege;
- The disclosure of the personal information would reveal confidential information about the Group or about a third party that is of a commercial nature;
- The disclosure of the personal information could reasonably be expected to threaten the life or security of an individual;
- The personal information would reveal personal information about another individual; and
- The personal information would reveal the identity of an individual who has in confidence provided an opinion about another individual and the individual providing the opinion does not consent to disclosure of his identity.

You also have the right to have any inaccuracies in your personal information corrected. We encourage you to ensure that your data and contact information is kept up-to-date, as inaccurate information may impair our ability to provide the best possible trust and corporate administration services to you.

Subject to any and all laws of Bermuda or the Cayman Islands (as applicable) which require us to retain your personal information for specified purposes and/or periods of time, you may request that we destroy copies of your personal information in our possession.

AMENDMENTS

The Group may amend this Statement from time to time, and any such updates will be posted to the Group's website (www.st-georges.com). We last updated this Statement on 18th October 2018.

If you have any questions regarding the contents of this Statement, please contact the Group's Data Protection Officer by email at compliance@st-georges.com.