

# Non-Bank Financial Institution (NBFI) questionnaire - Correspondent Trading

This questionnaire will provide Santander UK plc with updated information about you, your business, your customer base and the products and services you offer. The information will help us to successfully manage our relationship with you, and the risks involved within this type of relationship. Please note, depending on the answers you give us, we may need to ask you for further information. Please complete this questionnaire and return a signed version (either a scanned or paper copy).

## Section 1 – Entity details - all customers to fully complete this section

1.1 Legal name	
1.2 Trading name(s) (if different to the above) If applicable, please state all trading name(s)	
1.3 Type of legal entity	
1.4 Country of incorporation	
1.5 Date of incorporation	
1.6 Registered address	
1.7 Trading address (where different from registered address)	
1.8 Was your business established in the UK?	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, please provide details
1.9 Website address	
1.10 Name of financial regulatory authority	
1.11 Financial regulatory authority's reference number	
1.12 Financial regulatory authority's permissions. (Please provide details of any FCA/PRA/HMRC permissions held).	
1.13 Do you have any financial regulatory authority's Permission that you are not using?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide more information
1.14 Company registration number	
1.15 Trade Registry Body number (if applicable)	
1.16 Government issued ID number (e.g. Tax Identification Number (TIN))	
1.17 Business type (legal form, e.g. private limited company)	
1.18 Is your firm part of a wider group?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide more information

## Section 1 – Entity details - all customers to fully complete this section (continued)

<p>1.19 Provide a detailed description of what the nature of your company is:</p> <p>What is the purpose for which your company was established?</p> <p>What products and services do you offer?</p> <p>Who are your key suppliers and third parties?</p> <p>Please describe your key customer segments and geographic markets (for example: business-to-consumer or business-to-business. If business-to-business please specify key industries).</p> <p>What are the day-to-day activities of your company?</p> <p>In which industry do you operate?</p>	
<p>1.20 Please provide your company's SIC code(s)</p>	
<p>1.21 Please state your company's average number of employees over the past 12 months</p>	
<p>1.22 Do other members of your group provide financial service-related activities?</p>	<p><input type="checkbox"/> Yes      <input type="checkbox"/> No</p> <p>If yes, please provide further details</p>
<p>1.23 Does your firm hold or control client monies?</p>	<p><input type="checkbox"/> Yes      <input type="checkbox"/> No</p> <p>If yes, do you hold or intend to hold client monies with Santander?</p>
<p>1.24 Do you have a money laundering reporting officer?</p>	<p><input type="checkbox"/> Yes      <input type="checkbox"/> No</p> <p>If yes, please give their name and their regulatory reference number</p>
<p>1.25 Please explain your company ownership structure - including the following (where applicable):</p> <p>The details and role of any individual who ultimately owns or controls 10% or more of the shares, voting rights or profits</p> <p>For any entities within the ownership, the legal name, country of registration, percentage of shares, profit, capital or voting rights held (as applicable)</p> <p>The names of the board of directors</p> <p>The names of all trustees, where a trust or foundation is the ultimate parent entity</p> <p>Where an individual ultimate beneficial owner with 10% or more ownership or control over the company has contributed to the initial capital investments, ongoing activities or investments, please also provide how they have obtained their wealth.</p>	
<p>1.26 Does your company or any legal entity in its ownership structure issue bearer shares?</p>	<p><input type="checkbox"/> Yes      <input type="checkbox"/> No</p>
<p>1.27 Has there been any material changes to the ownership and control structure in the last 3 years?</p>	<p><input type="checkbox"/> Yes      <input type="checkbox"/> No</p> <p>If yes, please provide further details</p>

## Section 2 – Business relationship

<p>2.1 What do you use your account with Santander for/what do you intend to use your Santander account for? In addition, if your Santander accounts are used to help you provide the permitted activities you listed in question 1.12, please provide details.</p>	
<p>2.2 Is Santander the sole bank for your company?</p>	<p><input type="checkbox"/> Yes      <input type="checkbox"/> No If no, please provide details of other banks and purpose of other accounts</p>
<p>2.3 What is the annual turnover for your company?</p>	
<p>2.4 What is the annual cash turnover for your company?</p>	
<p>2.5 Do you expect your annual turnover to change during the next 12 months?</p>	<p><input type="checkbox"/> Yes      <input type="checkbox"/> No If yes, please provide details below including change in value of turnover and volume of debits / credits</p>
<p>2.6 Where did the initial funds, deposited at account opening, originate from? Details of income received by your company within the last 12 months (where applicable). Detail income from assets in GBP (if applicable).</p>	<p><input type="checkbox"/> Trading income / accumulated profit <input type="checkbox"/> Stocks, Shares, Bonds, Debentures or Managed Investments <input type="checkbox"/> Intra-group financing (if applicable please attach group audited financial statements) <input type="checkbox"/> Cash <input type="checkbox"/> Property / fixed assets <input type="checkbox"/> Loan <input type="checkbox"/> Deposits (e.g. overseas Forex, BACs or transfers) <input type="checkbox"/> Other (please specify)</p>
<p>2.7 Value of tangible and intangible assets owned/received by your Business. Note: Please ensure appropriate documentation is provided to support this information. Detail estimated value of assets in GBP.</p>	<p><input type="checkbox"/> Trading income / accumulated profit <input type="checkbox"/> Stocks, Shares, Bonds, Debentures or Managed Investments <input type="checkbox"/> Intra-group financing (if applicable please attach group audited financial statements) <input type="checkbox"/> Cash <input type="checkbox"/> Property / fixed assets <input type="checkbox"/> Loan <input type="checkbox"/> Deposits (e.g. overseas Forex, BACs or transfers) <input type="checkbox"/> Other (please specify)</p>
<p>2.8 Please provide an explanation of how the company has generated the assets detailed above over the course of the company's trading history.</p>	

## Section 2 – Business relationship (continued)

<p>2.9 Please tick if you undertake any of the activities listed.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Financial advisory services</li> <li><input type="checkbox"/> Foreign exchange services</li> <li><input type="checkbox"/> Cash/fund managements</li> <li><input type="checkbox"/> Trade finance arrangements</li> <li><input type="checkbox"/> Insurance brokerage activities</li> <li><input type="checkbox"/> Mortgage brokerage activities</li> <li><input type="checkbox"/> Fund administrator</li> <li><input type="checkbox"/> Credit finance</li> <li><input type="checkbox"/> Third party payment processing/payment service providers</li> <li><input type="checkbox"/> Lending activities</li> <li><input type="checkbox"/> Cheque clearings</li> <li><input type="checkbox"/> Life/Non-life insurer</li> <li><input type="checkbox"/> Merchant acquirers</li> <li><input type="checkbox"/> Money service business (example - dealer in foreign exchange, money remittance, issuer or seller of traveler's cheques, open loop/closed prepaid card provider)</li> <li><input type="checkbox"/> Investment activities</li> <li><input type="checkbox"/> Crowdfunding platforms</li> <li><input type="checkbox"/> Crypto currency/digital assets</li> </ul> <p>If you provide any other types of financial service-related activities, please list them below and provide further details</p>
<p>2.10 If you undertake any of the above, what type of payments are they?</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Faster Payments    <input type="checkbox"/> Swift    <input type="checkbox"/> CHAPS    <input type="checkbox"/> BACS</li> <li><input type="checkbox"/> Direct Debit    <input type="checkbox"/> Other</li> </ul> <p>Please provide details of any other payment types below</p>
<p>2.11 Do you make / receive any international (i.e. non-UK) payments?</p> <p>If yes, please provide details of the volume, value, currency, frequency and originating / destination countries</p>	
<p>2.12 When you undertake any of the activities listed above, are you acting on your own behalf or as an agent on behalf of third parties, e.g. representing and conducting transactions or Payment Service activities on behalf of another entity?</p> <p>See section 6 for details of Payment Services activities.</p>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Acting on own behalf</li> <li><input type="checkbox"/> Acting as an agent</li> </ul> <p>If you are acting as an agent, please provide details below who you are acting as an agent for e.g. are you acting as a representative, intermediary or authorised agent for your clients/customers, etc.</p>

## Section 3 – Business operations

Please indicate whether you have any relationships with the following customer types:	
3.1 Customer type	
Individuals (high net worth individuals)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Commercial clients (SMEs)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Corporate clients (large non personal customers)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Non-bank financial institutions	<input type="checkbox"/> Yes <input type="checkbox"/> No
Financial institutions/banks	<input type="checkbox"/> Yes <input type="checkbox"/> No
Correspondent banks	<input type="checkbox"/> Yes <input type="checkbox"/> No
Governments/supranational	<input type="checkbox"/> Yes <input type="checkbox"/> No
Customers in offshore jurisdictions	<input type="checkbox"/> Yes <input type="checkbox"/> No
Arms production and/or distribution	<input type="checkbox"/> Yes <input type="checkbox"/> No
Money service businesses or their agents	<input type="checkbox"/> Yes <input type="checkbox"/> No
Payment service providers or their agents	<input type="checkbox"/> Yes <input type="checkbox"/> No
Internet gambling	<input type="checkbox"/> Yes <input type="checkbox"/> No
Casinos	<input type="checkbox"/> Yes <input type="checkbox"/> No
Currency exchanges	<input type="checkbox"/> Yes <input type="checkbox"/> No
Charities	<input type="checkbox"/> Yes <input type="checkbox"/> No
Embassies	<input type="checkbox"/> Yes <input type="checkbox"/> No
Shell companies	<input type="checkbox"/> Yes <input type="checkbox"/> No
Non-account customers	<input type="checkbox"/> Yes <input type="checkbox"/> No
Cryptoasset businesses	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.2 Are there any types of customers you would consider to be prohibited or subject to enhanced due diligence?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide details

Section 3.3 – Products/services	
3.3.1 Please confirm your primary nature of business.	
3.3.2 If you offer financial services which support your nature of business, please provide details of the financial services provided.	
3.3.3 If you offer financial services, what percentage of your overall revenue is from financial service activities?	
3.3.4 Who do you offer the financial services to?	<input type="checkbox"/> Individuals <input type="checkbox"/> Corporate entities <input type="checkbox"/> Both

## Section 3 – Business operations (continued)

<p>3.3.5 Do you offer financial services to non-bank entities who offer third party payment services to their customers? E.g.</p> <ul style="list-style-type: none"> <li>o Third party payment service providers</li> <li>o Virtual asset service providers (VASPs)</li> <li>o eCommerce platforms</li> <li>o Other - please provide details</li> </ul>	<p><input type="checkbox"/> Yes      <input type="checkbox"/> No</p> <p>If yes, please indicate which entity type you deal with below</p>
<p>3.3.6 Are you processing payments on behalf of a third party through Santander's products and services?</p>	<p><input type="checkbox"/> Yes      <input type="checkbox"/> No</p> <p>If yes, please provide details.</p>
<p>3.3.7 If you process payments on behalf of a third party, what type of payments (domestic/international, instant/non-Instant) are being made?</p>	<p>Details of the payment types here – or not applicable</p>
<p>3.3.8 If you process payments on behalf of a third party, please detail the currency and payment method (Standard Messaging: SEPA, Faster Payments, Swift, or custom development: API).</p>	<p>Please provide details here – or not applicable</p>
<p>3.3.9 What countries do you operate in?</p>	

## Section 4 – Confirmation section - To be completed by all entities

<p>We hereby confirm the above answers are true and correct to the best of our knowledge. We commit to informing Santander immediately of any proposed changes to our circumstances or the proposed use of any accounts. Failure to do so will result in a review of the business relationship which could lead to a termination of the relationship.</p>	
<p><b>For all non bank financial institution customers this form must be completed by the MLRO (if applicable) or the nominated officer or senior executive/director/senior controller.</b></p>	
<p>4.1 Name of the person completing the questionnaire:</p>	
<p>4.2 Position of the person completing the questionnaire:</p>	
<p>4.3 Contact details of the person completing the questionnaire:</p>	<p>Phone: Email:</p>
<p>4.4 Please tick to confirm you understand that any changes to your institution or business activities must be updated and disclosed to Santander.</p>	<p><input type="checkbox"/></p>
<p>4.5 Please tick to attest that if the financial service activities performed by your institution were to change you will notify Santander immediately.</p>	<p><input type="checkbox"/></p>
<p>4.6 Please tick to attest that if your regulatory permissions were to change, you will notify Santander immediately.</p>	<p><input type="checkbox"/></p>
<p>4.7 Please tick to attest that you will not undertake the regulated activity of providing money remittance services (e.g. the provision of foreign currencies) to your underlying customers using your Santander account.</p> <p>Please note, failure to comply with this attestation (unless previously agreed with Santander) will result in immediate termination of the relationship.</p>	<p><input type="checkbox"/></p>
<p>4.8 Completion date of the questionnaire:</p>	
<p><b>4.9 Signature of the person completing the questionnaire:</b></p>	

## Section 5 – Owner controller signature

### 5.1 Owners controllers

Please provide the following information for all directors, any individual who ultimately owns or controls a share equal to or in excess of 10% and account signatories. For each individual you will also need to provide copies of documentation that verifies identification and address.

Question	Response
5.1.1 Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other (please specify)
5.1.2 First name / middle name	
5.1.3 Surname	
5.1.4 Previous surname/other names you're known by or commonly use (not nicknames). Please include title, first name and surname.	
5.1.5 Unique tax reference number (UTR)	
5.1.6 Do you have any tax obligations outside the UK?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please specify country
5.1.7 What is your total net worth? Note: please ensure appropriate documentation is provided to support this information.	<input type="checkbox"/> Accumulated income / profit <input type="checkbox"/> Stocks, Shares, Bonds, Debentures or Managed Investments <input type="checkbox"/> Cash <input type="checkbox"/> Property / fixed assets <input type="checkbox"/> Loan <input type="checkbox"/> Other (please specify)
5.1.7 How did you amass this wealth? (E.g. property sale, accumulated income, inheritance) Note: please ensure appropriate documentation is provided to support this information.	
5.1.8 Position in company	
5.1.9 Occupation	
5.1.10 Date of birth	
5.1.11 Country of birth	
5.1.12 Nationality	
5.1.13 Second nationality (if dual nationality)	
5.1.14 Country of residence / Country of fiscal residence	
5.1.15 Permanent residential address	
5.1.16 How long have you lived at this address?	
5.1.17 If less than 3 years, please list previous address	
5.1.18 Telephone	
5.1.19 Mobile	
5.1.20 Email	

## Section 5 – Owner controller signature (continued)

### 5.2 Signatories

For each individual you will also need to provide copies of documentation that verifies identification and address. Please see section 6 for acceptable documents.

#### Corporate signatories:

If there are signatories acting on behalf of another legal entity (e.g. your solicitor or accountant) please provide the legal entity details in the field below:

5.2.1 Full legal name	
5.2.2 Registered address	
5.2.3 Entity registration number	
Please provide details of the relevant individual acting as a corporate signatory below:	
5.2.4 Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other (please specify)
5.2.5 First name / middle name	
5.2.6 Surname	
5.2.7 Previous surname/other names you're known by or commonly use (not nicknames). Please include title, first name and surname.	
5.2.8 Position in company	
5.2.9 Occupation	
5.2.10 Date of birth	
5.2.11 Country of birth	
5.2.12 Nationality	
5.2.13 Second nationality (if dual nationality)	
5.2.14 Country of residence / Country of fiscal residence	
5.2.15 Permanent residential address	
5.2.16 How long have you lived at this address?	
5.2.17 If less than 3 years, please list previous address	
5.2.18 Telephone	
5.2.19 Mobile	
5.2.20 Email	

## Section 6 – Document guidance

### Identification that you'll need

Please check you've got the right ID by referring to the information below. Please note further details may need to be supplied.

- |   |  |   |
|---|--|---|
| <ul style="list-style-type: none"> <li>◦ If you've changed your name since the ID was issued, please provide the relevant documents to prove this.</li> <li>◦ The name and address detailed on your ID must be the same as the name and address you provided us during your application.</li> </ul> | <ul style="list-style-type: none"> <li>◦ You can't use the same document to prove your identity and to prove your address, nor can you use two documents from the same source (eg DWP and Jobcentre).</li> <li>◦ If you are new to Santander, further checks will be required and you may be asked to provide us with other documents. For all other applications, occasionally we may need to complete additional checks and ask you to provide us with other documents.</li> </ul> | <ul style="list-style-type: none"> <li>◦ We'll keep a copy of the ID provided.</li> <li>◦ Please don't send original documents via post.</li> </ul> |
|---|--|---|

## Section 6 – Document guidance (continued)

### What you need to do

Please provide one document of personal ID from both lists 1 and 2 below for all sole traders/partners/directors/shareholders/account operators/trustees and beneficiaries. If your trading address is different from the personal residential address of the sole trader/partners/directors in the organisation please provide one document from list 3.

List 1 (Proof of identity)	List 2 (Proof of address)	List 3 (Proof of trading address)
<ul style="list-style-type: none"> <li>○ Passport – UK/Irish (unexpired and signed)</li> <li>○ Passport – non-UK/non-Irish (with valid right to remain<sup>***</sup>)</li> <li>○ Unexpired UK photocard driving licence (the licence and photograph must be in date)</li> <li>○ EEA or Switzerland identity card (with valid right to remain<sup>***</sup>)</li> <li>○ Electoral ID Card issued by the Electoral Office for Northern Ireland</li> <li>○ Unexpired Biometric Residence Permit</li> <li>○ Unexpired old style driving licence (<b>not provisional</b>)</li> <li>○ Notification of entitlement to UK Government or Local Authority pension or benefits*. (If Universal Credit online statement is provided please include a letter of introduction from DWP case worker confirming this claim) Educational grant/loan/bursary*</li> <li>○ HMRC (HM Revenue &amp; Customs) coding/assessment/statement/tax credit document* (<b>not P45/P60s</b>)</li> </ul>	<ul style="list-style-type: none"> <li>○ Unexpired UK photocard driving licence (the licence and photograph must be in date)</li> <li>○ Unexpired UK old style driving licence (<b>not provisional</b>)</li> <li>○ Annual council tax bill/demand letter*</li> <li>○ Notification of entitlement to UK Government or Local Authority pension or benefits*</li> <li>○ Bank, building society, credit card or credit union statement<sup>**</sup></li> <li>○ Mortgage statement from a recognised lender*</li> <li>○ Utility bills (not mobile phone)<sup>**</sup></li> <li>○ Letter from Local Council/Authority confirming enrolment on the Voters Roll<sup>**</sup></li> <li>○ HMRC correspondence including name, address and permanent NI number*</li> </ul>	<ul style="list-style-type: none"> <li>○ Business current account or Business credit card statement addressed to the business at the trading address (<b>less than three months old</b>)</li> <li>○ Utility bill addressed to the business at the trading address (<b>less than three months old</b>)</li> <li>○ Signed lease agreement addressed to the business at the trading address (<b>must be within the date range covered within the lease agreement</b>)</li> <li>○ Registration documents from supervisory body confirming the trading address (<b>e.g FCA, Solicitors Regulation Authority, etc.</b>)</li> <li>○ Unexpired trading licence issued by a local government authority (<b>e.g. taxi licence, premises licence etc.</b>)</li> </ul>

\* Must be the most recently issued and less than 12 months old.

\*\* Must be the most recently issued and less than three months old (except for annual utility bills/bank statements which must be less than 12 months old).

\*\*\* Right to remain includes Biometric Residence Permit, settled or pre-settled status or a valid Visa. Visitor Visa is not acceptable.

### Appendix

Payment services are defined by schedule 1, part 1 to the payment services regulations 2017 as follows:

#### SCHEDULE 1 – Payment services

1. The following, when carried out as a regular occupation or business activity, are payment services
  - (a) services enabling cash to be placed on a payment account and all of the operations required for operating a payment account
  - (b) services enabling cash withdrawals from a payment account and all of the operations required for operating a payment account
  - (c) the execution of payment transactions, including transfers of funds on a payment account with the user's payment service provider or with another payment service provider
    - execution of Direct Debits, including one-off Direct Debits
    - execution of payment transactions through a payment card or a similar device
    - execution of credit transfers, including standing orders
  - (d) the execution of payment transactions where the funds are covered by a credit line for a payment service user
    - execution of Direct Debits, including one-off Direct Debits
    - execution of payment transactions through a payment card or a similar device
    - execution of credit transfers, including standing orders
  - (e) issuing payment instruments or acquiring payment transactions
  - (f) money remittance
  - (g) payment initiation services
  - (h) account information services.

