

Application Form

Investment Details:

- | | | |
|-------------------------------------|--|--------------------------|
| <input type="checkbox"/> New Client | <input type="checkbox"/> Existing Client | Client number (if known) |
| <input type="checkbox"/> Individual | <input type="checkbox"/> Partnership | _____ |
| <input type="checkbox"/> Company | <input type="checkbox"/> Trust | |

Investor:

Name of Account (see over for details of trustees/directors etc.)

Full name of Individual/joint investor #1	D/O/B
_____	_____

IRD Number:	Occupation:
<input type="checkbox"/>	_____

Full name of Individual/joint investor #2	D/O/B
_____	_____

IRD Number:	Occupation:
<input type="checkbox"/>	_____

Mailing Address:

Phone: _____ Work: _____ Mobile: _____

Postcode: _____ **Residential** *or* **Registered Office Address**

Email: _____

Disclosure: Are you, a U.S. citizen and / or a U.S. tax resident?

Yes

No

Investor Instructions:

I/We instruct and authorise Obsidian Group Nominee Company Limited to invest on my/our behalf funds in Obsidian Contributory Mortgage Scheme for a Specific Mortgage Investment authorised by me/us.

Resident Withholding Tax Rate (RWT)

10.5%

17.5%

30%

33%

39%

Exempt

28% (Company only)

Non-Residents:

10%

15%

Overseas Address: _____

I / We wish to invest the following amount in Obsidian Contributory Mortgage Scheme.

(Amount in words)

Income Payments

My/Our income from my/our Investment is to be transferred to the following bank:
(Leave blank if you wish any income to be placed back into your Call Account)

Account Number:

Bank

Branch

Account

Suffix

Account Name: _____

Signatures of all Parties:

Date: _____

I / We consent to our records being provided to Government regulators (upon request), and Compliance and Legal advisors where required for the provision of their services.

Please provide certified copies of appropriate Identification documentation and Verification of Address for all parties – refer to Identity Requirements at the end of this document. Alternatively, all necessary documentation can be brought into Obsidian Group Limited’s office.

Name of Partnership/Company/Trust

Trading name:

Full name of Partners/Directors/Authorised signatories/ Trustees/Executors

Full name/s of Shareholder/s owning more than 25% of the Investing Company.

Trusts Only

I/We confirm that the Trust details as recorded herein are correct and that the Trust's power to invest is recorded in the Deed of Trust

Signature: _____
(of one Trustee)

Is this an Express Trust (formally known as Discretionary Trust?)

Yes No

If no, complete below

List of Final Beneficiaries

_____	D/O/B _____

Briefly describe the Source of Wealth:

Identity Requirements – Individuals

To comply with our obligations under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 (AML/CFT Act 2009) we are required to collect information on the identity and address of our clients, any person authorised to act on behalf of our client and any beneficial owner of our client. We need to verify this information using relevant identification documents.

The collection and verification of information may vary depending on, amongst other things, client type, country

of birth and country of residence. In some instances Enhanced Due Diligence may be required in order to complete the application and ensure our continued compliance with the AML/CFT Act 2009.

All original documents can be brought to our office for verification OR can be certified as a true and correct copy of the original by a 'trusted referee', as referred to below.

Identity Verification:

Complete ONE of the following three options – A or B or C

A. One form of primary photo identification is required. Choose from:

- *New Zealand passport*
- *New Zealand Firearms Licence*
- *New Zealand certificate of identity*
- *New Zealand Refugee Travel document*

B. New Zealand Driver Licence – PLUS one of the following:

- *A credit card, debit or EFTPOS card issued by a registered New Zealand bank (name and signature must be on the card).*
- *Bank account statement issued by a registered New Zealand bank addressed within the last 12 months.*
- *A document issued by a New Zealand Government agency containing name and signature, for example a Super Gold card.*
- *IRD statement or other New Zealand Government agency statement issued within the last 12 months.*

C. One form of the following photographic identification:

- *New Zealand Driver Licence*
- *18+ card*
- *Valid and current International Diving Permit/Licence AND a Licence from another country with translation.*

PLUS one of the following:

- *New Zealand full birth certificate*
- *Certificate of New Zealand citizenship*
- *Overseas full birth certificate*

Address Verification:

In addition to the above **ONE** form of address verification documentation must be supplied from the following list and must be less than 12 months old (the most recent is preferable)

- *Utility bill*
- *Credit card statement or Bank statement from an active account.*
- *Government valuation of property (evidencing ownership)*
- *IRD tax assessment notice (New Zealand)*
- *Residential Tenancy Agreement (including Rest Home invoice or correspondence)*

Trusted Referee:

If supplying certified identification documents, the trusted referee must be at least 16 years of age and ONE of the following:

- *Justice of the Peace*
- *Registered Medical Doctor*
- *Lawyer/Solicitor*
- *Notary Public*
- *Member of Parliament*
- *Chartered Accountant*

Note:

1. The Certifier must not be related to the client, live at the same address as the client or be party to the account.
2. Certification must include the name, occupation and signature of the Certifier as well as the date.
3. The Certifier must sight the original documents and make a statement to the effect that the documents provided are a true copy and represent the identity of the client.
4. Certification must have been carried out within the three months preceding presentation of the copied documents.

Identity Requirements – Non-Individuals

The following identification is required under the AML/CFT Act 2009

Trust – Please Provide

- 1. Trust Deed and any subsequent amendments and deeds of appointment**
- 2. Identity verification for**
 - a. Each trustee
 - b. The settlor (Settlor can be excluded if they have no powers in the trust and are not a trustee or beneficiary)
 - c. Any other person who will operate the account
- 3. Address verification for**
 - a. The trust itself
 - b. Each trustee
 - c. The settlor
 - d. Any other person who will operate the account
- 4. Declaration of ‘source of wealth’ for trust**

Company – Please Provide

- 1. Certificate of Incorporation**
- 2. Identity verification for**
 - a. Any shareholders with a shareholding of more than 25%
 - b. OR where no shareholders have shareholdings of more than 25% - Identify at least three directors (or all directors if there are less than three)
- 3. Address verification for**
 - a. The company itself
 - b. Any shareholders with a shareholding of more than 25%
 - c. OR where no shareholders have shareholdings of more than 25% - Identify at least three directors (or all directors if there are less than three)
 - d. Any other person who will operate the account

Partnership – Please Provide

- 1. Partnership Agreement**
- 2. Identity verification for**
 - a. Each Partner
 - b. Any other person who will operate the account
- 3. Address verification for**
 - a. The partnership itself
 - b. Each Partner
 - c. Any other person who will operate the account

Powers of Attorney– Please Provide

- 1. Certified copy of Power of Attorney**
- 2. Identity verification for**
 - a. Investor
 - b. Attorney
- 3. Address verification for**
 - a. Investor
 - b. Attorney

Note: 1. We may request further information from you in accordance with applicable laws.

Verification of Source of Funds or Wealth (Under Enhanced Due Diligence)

Source	Examples of Documentary Evidence
Business Proceeds	<ul style="list-style-type: none">- Copies of latest company accounts- Letter from solicitor or accountant- Bank statement displaying source of business revenue
Farming Proceeds	<ul style="list-style-type: none">- Site visit (this must be combined with a file note of the site visit to confirm that it is a working farm)- Internet search confirming ownership of land
Employment (e.g. salary / wage / bonus)	<ul style="list-style-type: none">- Copies of pay slips or bonus payment- Bank statement displaying source of income- IRD documents displaying earnings / income
Gift	<ul style="list-style-type: none">- Letter from solicitor- Letter from the donor confirming details of the gift- Letter from accountant confirming details of the gift
Windfall (e.g. lotto winnings)	<ul style="list-style-type: none">- Lotteries commission documentation
Rental Income	<ul style="list-style-type: none">- Tenancy agreement
Property ownership	<ul style="list-style-type: none">- Internet search confirming ownership- Land titles certificate
Insurance / compensation pay out	<ul style="list-style-type: none">- Copy of closing statement- Letter confirming claim
Capital Distribution	<ul style="list-style-type: none">- Copy of a minuted Trust resolution

Source	Examples of Documentary Evidence
Investment income / returns	<ul style="list-style-type: none"> - Investment / saving certificates - Bank statement clearly showing receipt of funds with investment company name included - Letter from solicitor or accountant
Maturity or surrender of life insurance policy	<ul style="list-style-type: none"> - Copy of closing - Letter confirming surrender
Inheritance	<ul style="list-style-type: none"> - Copy of the will which must include the value of the estate - Letter from solicitor
Superannuation lump sum / retirement payments	<ul style="list-style-type: none"> - Copy of closing statement - Letter confirming collection of payments
Sale of Property	<ul style="list-style-type: none"> - Copy of sale contract - Letter from solicitor or accountant
Sale of business or assets	<ul style="list-style-type: none"> - Copies of latest company accounts - Letter from solicitor or accountant
Share sale	<ul style="list-style-type: none"> - Contract note
Loan drawdown	<ul style="list-style-type: none"> - Loan agreement, loan statement

