



## Enhanced Customer Due Diligence Questionnaire (“Questionnaire”)

**Contract Proposal No(s) :**

Name: \_\_\_\_\_

I am an  Individual  Entity

I am an / a  Assured  Joint Assured  Beneficial Owner

Identification No. / Passport No. / Company Registration No. : \_\_\_\_\_

**Important notes**

- As part of enhanced customer due diligence measures, this Questionnaire has to be completed to your best knowledge and the information provided here will form part of your insurance or investment application. All terms and conditions apply.
- The purpose of this Questionnaire is to help Aviva Ltd understand and establish your source of wealth – the origin of the entire body of wealth, that is, your total assets.
- Aviva Ltd may ask for documentary evidence to support the information you provide in the Questionnaire. The documentary evidence may include, but is not limited to the following:

Source of Wealth	Examples of documentary evidence
Employment income / rental income	<ul style="list-style-type: none"> <li>• latest Notice of Assessment</li> <li>• recent payslips</li> <li>• bank statements, showing receipt of employment income for recent months</li> <li>• copy of tenancy agreement</li> <li>• financial statements / audited accounts / certification of incorporation / business profile information / annual reports, etc.</li> </ul>
Saving / deposit	<ul style="list-style-type: none"> <li>• bank reference letter</li> <li>• time / fixed deposit statements</li> </ul>
Lottery / gaming	<ul style="list-style-type: none"> <li>• lottery slips together with copy of results of lottery win and/or copy of cheque drawn out by the “Singapore Pools”</li> </ul>
Inheritance / gift	<ul style="list-style-type: none"> <li>• Will / trust deed / grant of probate / grant of administration</li> </ul>
Compensation payment	<ul style="list-style-type: none"> <li>• Court Order or letter from solicitor / compensating party</li> </ul>
Matured investment / policy claim	<ul style="list-style-type: none"> <li>• letter from insurance company</li> </ul>
Sale of company	<ul style="list-style-type: none"> <li>• signed letter from solicitor or regulated accountant</li> <li>• copies of media coverage (if applicable) as supporting evidence</li> </ul>
Sales of shares / other investments	<ul style="list-style-type: none"> <li>• bank statement showing receipt of funds by investment company name</li> <li>• investment account statements / proof of redemptions from investment companies</li> </ul>
Sale of property	<ul style="list-style-type: none"> <li>• conveyancing document</li> </ul>
Loan	<ul style="list-style-type: none"> <li>• loan agreements or loan statements</li> </ul>

**Questions**

(a) What is your estimated net worth?

Earnings	Amount (SGD)	Assets	Amount (SGD)	Liabilities	Amount (SGD)
Annual income		Fixed asset(s) <i>eg. property</i>		Outstanding long term loan(s) <i>eg..mortgage loan</i>	
Annual business profits <i>Applicable for business owner</i>		Saving(s) / Deposit(s)		Outstanding short term loan(s) <i>eg. credit card bills, tax liability</i>	
		Investment(s) <i>eg. stocks and shares, bonds, debentures, managed investments</i>			
Others, please specify:		Others, please specify:		Others, please specify:	
<b>Total (SGD):</b>		<b>Total (SGD):</b>		<b>Total (SGD):</b>	

(b) How do you derive your source of wealth?

*You may tick more than one selection(s)*

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Employment income / rental income | <input type="checkbox"/> Saving / deposit                     | <input type="checkbox"/> Lottery / gaming                  |
| <input type="checkbox"/> Inheritance or gift               | <input type="checkbox"/> Compensation payment                 | <input type="checkbox"/> Matured investment / policy claim |
| <input type="checkbox"/> Sale of company                   | <input type="checkbox"/> Sales of shares / other investments  | <input type="checkbox"/> Sale of property                  |
| <input type="checkbox"/> Loan                              | <input type="checkbox"/> Others<br><i>Please state: _____</i> |  |

(c) Please provide further details on the source of wealth answered in (b).

**Declarations**

**Declaration by Assured**

I declare that the information provided in this Questionnaire is true, correct and complete to the best of my knowledge. I undertake to provide Aviva Ltd with any further information or documentary evidence it requires in respect of the information I have provided.

\_\_\_\_\_  
Name and Signature of Assured

\_\_\_\_\_  
Date (DD/MM/YYYY)

**Declaration by Financial Adviser Representative**

I declare that to the best of my knowledge and belief all the above statements are true, complete and not misleading and I believe that they shall form the basis of the Assured's insurance and/or investment application with Aviva Ltd.

\_\_\_\_\_  
Name and Signature of  
Financial Adviser Representative  
Representative No.:

\_\_\_\_\_  
Date (DD/MM/YYYY)