



HAUCK
AUFHÄUSER
ADMINISTRATION
SERVICES

KYC Manager

Investor Flow Guide - Individual

March 2024

NOTE: Illustrative example of onboarding a natural person. The Investor Flow Guides (Individual and Company) are currently in progress and will be updated regularly.

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Background and Introduction

The KYC Manager is a digital platform for conducting the regulatory mandatory KYC ("Know Your Customer") and AML ("Anti-Money-Laundering") checks. The Investor Flow is used to receive information and documents from investors online via the platform and thus to onboard investors digitally. The Investor Flow Guide describes how investors go through this flow and explains all the individual steps of the flow.

For a better overview, here is a brief introduction to the components of the flow. The flow is divided into the following 4 sections:

1. **Identity:** This is where the investor must provide personal information.
2. **File:** This is where the investor has to fill in the so called dossier questionnaire and upload documents if necessary.
3. **Customer Details:** Deposit of further details about the investor such as postal address and further contact details of the investor / end customer, details about the origin of assets, information in the context of FATCA and CRS (tax residency), details about controlling persons and beneficial owners, etc.
4. **Form:** At the end of the process, a form is created as a PDF containing all the information provided during the flow.

The investor's current position in the flow is always displayed at the top left of the flow. By clicking on the "Previous" button at the bottom left, the investor can go to the previous page. The "Next" field at the bottom right allows the investor to save the entered data and continue with the flow. The latter is possible if the investor has filled in all mandatory fields. Optional fields are marked with "(optional)". All other fields are mandatory.



Once the investor has completed all 4 sections, the profile is automatically sent back to Hauck & Aufhäuser Administration Services S.A. ¹

¹ For ease of reading, only the generic masculine gender is used in this user guide. However, this personal designation applies to all genders.

Email and 2-Factor Authentication

After the investor has been created by an employee of Transfer Agent & Registrar of HAAS, the investor will receive the following invitation email. To enter the flow, the investor must click on "Complete investor file".

Your profile | Invitation

Dear John Doe,

as part of your subscription(s), Hauck & Aufhäuser Administration Services S.A. performs the regulatory mandatory KYC check in its role as central administration.

For this purpose, we invite you to submit your data and documents easily and securely via our online portal KYC Manager.

Please complete your investor file via the following link:

Complete investor profile

In case the above link doesn't work, you can try to copy this URL to a webbrowser:
<https://uat-haas.kycmanager.lu/shorturl/f17ff68-f487-4188-8ef9-55dc88080026>

You can pause the process at any time and continue later via the link above. All data that you have confirmed by then via the "Next" button will be saved.

Please note:

- Your data and documents can only be checked by us after your entries have been completed.
- In the course of this, it may happen that we additionally request documents uploaded by you in a different quality or address further document requests to you.

Please feel free to contact us by e-mail if you have any questions or problems: investors@hal-privatbank.com.

Language Determination of the Flow

The investor will then be redirected to the following page and can first select a language (English or German) from the drop-down menu at the top right. Once registration is complete and the flow has started, the language can no longer be changed.

HAUCK AUFHÄUSER ADMINISTRATION SERVICES

EN ▾

#

Your profile is almost complete, John!

Please enter or verify your mobile number, so your profile can be completed.

DE +49 ▾ 17622954663

I understand and accept the [Terms of Use](#) and the [Privacy policy](#).

We'll send you a code to grant you access.

Send code

EN ▾
DE

Login via SMS

The investor must now enter their mobile phone number including country code and acknowledge and agree to the terms of use and privacy policy. The country can be selected from the drop down menu or manually entered in the format "XX +00". The investor will then receive a 6-digit code via SMS (One-Time-Password) to the previously specified number, which the investor will enter in the password field. The button "Verify code" completes the registration and the investor is automatically redirected to the flow.



Your profile is almost complete, John!

Please enter or verify your mobile number, so your profile can be completed.

DE +49

I understand and accept the [Terms of Use](#) and the [Privacy policy](#).

We'll send you a code to grant you access.

Send code



Login | Code

Fill in the code which has been sent to +15555123456. The code is valid for 2 minutes.

Verify code

[New code](#) or [Code by email](#)

Login via Email

Alternatively, the code can be requested by email by clicking on the "Code by Email" button (below the "Verify code" box). This will open the following window where the investor can enter their email address and then click on "Send email".

The first screenshot shows a mobile phone icon with a hash symbol. Below it, the text reads "Login | Code" and "Fill in the code which has been sent to +15555123456. The code is valid for 2 minutes." There is a text input field labeled "Code" and a "Verify code" button. At the bottom, there is a link: "New code or Code by email".

The second screenshot shows a key and padlock icon. Below it, the text reads "Send code by email" and "Provide your email address, so we can send the code to you." There is an "Email" input field and a "Send email" button.

The investor then receives a 6-digit code sent to the previously provided email address. The investor can now enter the code in the code field. The button "Verify code" completes the registration and the investor is automatically redirected to the flow.

The first screenshot is an email titled "Code | Confirmation" from Hauck & Aufhäuser Administration Services S.A. It addresses "Dear Max Mustermann," and states: "You have opted to receive your unique code by mail. The code is valid for 2 minutes." A box highlights "Your security code 480835". It concludes with "Use this code once as confirmation to proceed." and "With kind regards, Your team of Hauck & Aufhäuser Administration Services S.A."

The second screenshot shows a paper airplane icon. Below it, the text reads "Login | Code" and "Fill in the code which has been sent to mi***@h***.com. The code is valid for 2 minutes." There is a text input field labeled "Code" and a "Verify code" button. At the bottom, there is a link: "New code or Code by SMS".

Identity

After logging in, the first thing the investor has to do is enter personal data. The field "Country" as well as "Nationality" and "Industry/Sector" can be selected by a drop-down menu.

The screenshot shows a web interface for 'Hauck Aufhäuser Administration Services'. The top header includes the company logo and name, the user name 'John Doe', and a language selector set to 'EN'. A left sidebar contains a vertical navigation menu with four items: 'Identity' (selected), 'Dossier', 'Client details', and 'Form'. The main content area is titled 'Personal details of John Doe' and contains the following text and form elements:

Hauck Aufhäuser Administration Services S.A. thanks you for accompanying them with the entry and the update of your personal details by answering the questions below.
In this context, we ask you to:

- verify the prefilled information and adapt the data if they are not up-to-date, and
- provide us with the other requested data.

The first step consists of verifying your identity details.
Complete the details of the individual.

Mr. Mrs.

First names: John | Last name: Doe

Phone: DE +49 | 17622954663

Email (optional): fernande.mueller@hal-privatbank.com

Address:

Street + Number: Hauckstraße 3

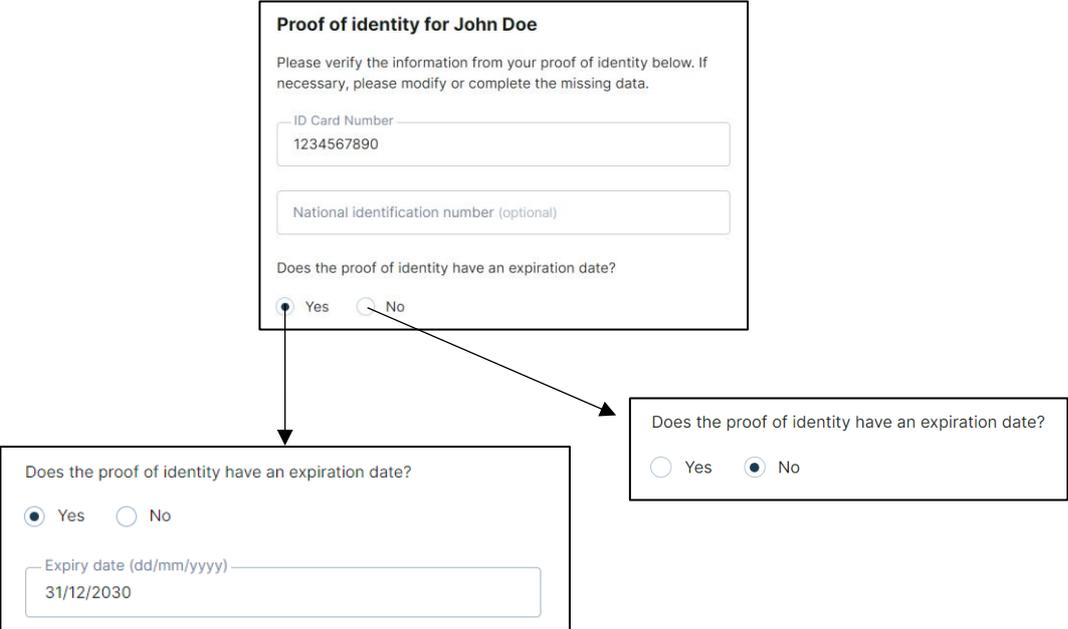
Postal code: 1111 | City: Köln

Country: Germany

Next →

Proof of Identity

Next, the investor must provide information on his proof of identity. For this purpose, the number of the ID card / passport and the expiration date of the proof must be entered.



On the next page, the investor then has to upload a proof of identity. Documents can be uploaded by clicking on the 'Add document' button. The 'Select' button will take the investor to their file explorer and through double clicking a document can be selected. The 'Upload' button will then upload the document.

The investor can upload either their passport or the front and back scan of their ID card. They can also upload the front and back as separate documents.

Proof of identity of John Doe

i Add proof of identity.

For identification purposes we have been able to collect the documents below. Please verify these documents before going to the next step. In case documents are missing, please add them to continue.

i Drag and drop the documents to upload them.

i The list is empty.

Add document

Add document ✕

You can add your own document in PDF, JPEG, JPG or PNG.

i Drag and drop the documents to upload them.

Document 1 🗑️

Select a file from your device **Select**

Document name (optional)

Type ▾

+ Document

Upload

This PC > DATA DRIVEN (D:) > Text

Name	Date modified	Type
FATCA_John Doe.pdf	08.06.2023 14:49	Font PDF Edit
Proof of ID_John Doe.pdf	08.06.2023 14:49	Font PDF Edit
Proof of Residence_John Doe.pdf	08.06.2023 14:49	Font PDF Edit
Vollmacht_John Doe.pdf	08.06.2023 14:49	Font PDF Edit

File name: Custom files (*.pdf;*.jpeg;*.jpg;*)

Open **Cancel**

Add document ✕

You can add your own document in PDF, JPEG, JPG or PNG.

i Drag and drop the documents to upload them.

Document 1

Proof of ID_John Doe Added ✓

+ Document

Close

passport includes a recognisable photo as well as a...

Front and back scan
A valid identification document like identity card or passport includes a recognisable photo as well as a...

Front scan
A valid identification document like identity card or passport includes a recognisable photo as well as a...

Passport
A valid identification document like identity card or passport includes a recognisable photo as well as a...

Type

↑

PEP

The investor must then state whether he is a politically exposed person (PEP). If the investor is a PEP, the role in which the investor is acting must also be specified.

Identification Politically Exposed Persons
Are you a politically exposed person (PEP)?
 Yes No

Identification Politically Exposed Persons
Are you a politically exposed person (PEP)?
 Yes No
In the following role

FATCA

Subsequently, the investor must provide information in relation to FATCA. If the investor is a U.S. person, a tax identification number (U.S. TIN) must also be provided.

FATCA Classification
Please choose one of the two options related to FATCA:
 I confirm that I am a Specified U.S. Person.
 I confirm that I am not a Specified U.S. Person.

FATCA Classification
Please choose one of the two options related to FATCA:
 I confirm that I am a Specified U.S. Person.
What is your U.S. Taxpayer Identification Number (U.S. TIN)?

 I confirm that I am not a Specified U.S. Person.

I confirm that I am not a Specified U.S. Person.

Personal Documents

Every investor must upload a proof of personal address here (e.g. a registration certificate or electricity bill). In addition, all investors who have indicated that they are a Specified U.S. Person in the FATCA question are required to provide a FATCA document. All documents marked with the red "Required" field are mandatory. Documents are uploaded in the same way as the proof of identity (see pages 8 and 9) with the addition that the investor can now select "URL" instead of uploading a file. He can then enter a web link as well as a document name in the opening window. In addition, an investor can upload additional documents via the "Add document" field. However, this is optional.

Personal documents of John Doe

1 document is missing.

All documents can be provided in the following languages: German, English, French and Luxembourgish. For any other languages, a translation must be submitted by a recognised professional translator to which the 'accuracy and completeness of the translation' is certified.

Please send all originals and certified copies - ideally by courier - to the stated mailing address. It is much appreciated to provide us with a tracking number to follow the documents sent.
If you have any questions, you can use the central email mailbox: investors@hal-privatbank.com.

Hauck & Aufhäuser Alternative Investment Services S.A.
1C, rue Gabriel Lippmann
5365 Munsbach
Grand Duchy of Luxembourg

Proof of personal address **REQUIRED**

Add More information ⓘ

Add

By clicking on the 'Add Document' button, the investor can optionally upload additional documents.

Proof of residence

You can add your own document in PDF, JPEG, JPG, PNG or URL.

Drag and drop the documents to upload them.

Document 1

Source File URL

Select a file from your device **Select**

Document name

+ Document

Upload

Option to upload the document as a file or via an URL

Source File URL

Document URL

Document name

Name	Date modified	Type
FATCA_John Doe.pdf	08.06.2023 14:49	Faunk PDF Edit
Proof of ID_John Doe.pdf	08.06.2023 14:49	Faunk PDF Edit
Proof of Residence_John Doe.pdf	08.06.2023 14:49	Faunk PDF Edit
Vollmacht_John Doe.pdf	08.06.2023 14:49	Faunk PDF Edit

File name: Custom files (*.pdf;*.jpg;*.png) **Open** **Cancel**

Proof of residence

You can add your own document in PDF, JPEG, JPG, PNG or URL.

Drag and drop the documents to upload them.

Document 1

Proof of Residence_John Doe **Added ✓**

+ Document

Close

For the FATCA document, the uploading process is identical to the one above.

FATCA - Request for Taxpayer Identification Number and Certification (form W-9) REQUIRED

Add More information 

The information button provides the investor with additional information if required.

Primary Tax Information

If the fiscal address and the residential address are the same, the investor can check the box “My fiscal address is equal to my residential address”. He then only needs to provide the tax identification number. If the fiscal address is different, the investor must also provide his fiscal address. If the investor has more than one fiscal address and tax identification number, he can add them under 'Additional tax information'. However, this is optional. It is important that all tax information is entered.

Primary tax information

In line with our obligations as regulated institution you should provide us your fiscal address(es) and Tax Identification Number(s) and keep them updated.

My fiscal address is equal to my residential address.

Tax identification number 

Since (mm/dd/yyyy) (optional)

Additional tax information

If you have more than one fiscal address and tax identification number, add them all.

 There is no additional tax information.

Add

If the fiscal address is not the same as the residential address, the investor must also provide the fiscal address.

My fiscal address is equal to my residential address.

Street + Number

Postal code City

Country

Optional.

Add tax information ×

In line with our obligations as regulated institution you should provide us your fiscal address(es) and Tax Identification Number(s) and keep them updated.

Street + Number (optional)

Postal code (o... City (optional)

Country

Tax identification number

Since (mm/dd/yyyy) (optional)

Add

Dossier

The dossier section consists of a dossier questionnaire. The investor must indicate whether he is trading on his own behalf or on behalf of a third party. If the investor is not acting on his own behalf, the names of the underlying investors acting on behalf of the investor and the relationship with these persons must be disclosed.

Dossier questionnaire

Acting on own account or for the account and on behalf of a third party ▼

Are you acting on own behalf or on behalf of a third party?

- We act/invest directly for our own account and in our own name.
- We act/invest on our own behalf as part of our economic activity and exercise control over the investment for the benefit of a third party that has NO control over the investment decisions.
- We act/invest in our own name as a financial intermediary (e.g. nominee) for the account of a third party who has control over the investment decisions.
- We act/invest NOT in our own name as a financial intermediary, because the underlying investor subscribes the fund through us as a financial intermediary and will be registered in the fund's share register itself.

Additional information on the action on own / third-party account

Dossier questionnaire

Acting on own account or for the account and on behalf of a third party ▼

Are you acting on own behalf or on behalf of a third party?

- We act/invest directly for our own account and in our own name.
- We act/invest on our own behalf as part of our economic activity and exercise control over the investment for the benefit of a third party that has NO control over the investment decisions.
- We act/invest in our own name as a financial intermediary (e.g. nominee) for the account of a third party who has control over the investment decisions.
- We act/invest NOT in our own name as a financial intermediary, because the underlying investor subscribes the fund through us as a financial intermediary and will be registered in the fund's share register itself.

Please provide the name of the underlying investor for which you are acting for and briefly describe the relationship.

Documents

If the investor is acting on his own behalf, there are no additional document requirements. If an investor is acting on behalf of a third party, a corresponding power of attorney must be uploaded. Via the field "Add document" an investor can optionally upload additional documents (AML questionnaire, approval letter, power of attorney, Wolfsberg Questionnaire, other). If copies of the documents are required, this is noted in the information text, which can be opened by clicking on "i".

If the investor is acting on his own behalf, no further documents are required.

If the investor is not acting on its own behalf, a power of attorney is required.

Documents

i No (additional) documents are requested, please continue to the next step.

All documents can be provided in the following languages: German, English, French and Luxembourgish. For any other languages, a translation must be submitted by a recognised professional translator to which the 'accuracy and completeness of the translation' is certified.

Please send all originals and certified copies - ideally by courier - to the stated mailing address. It is much appreciated to provide us with a tracking number to follow the documents sent.
If you have any questions, you can use the central email mailbox: investors@hal-privatbank.com.

Hauck & Aufhäuser Alternative Investment Services S.A.
1C, rue Gabriel Lippmann
5365 Munsbach
Grand Duchy of Luxembourg

Drag and drop the documents to upload them.

The list is empty.

Add

Signed power of attorney REQUIRED

Add

Add document ×

You can add your own document in PDF, JPEG, JPG, PNG or URL.

Drag and drop the documents to upload them.

Document 1 🗑️

Source File URL

Select a file from your device **Select**

Document name

Type ▾

+ Document

Upload

Option to upload the document as a file or via an URL

Source File URL

Document URL

Document name

Type

Account statement of the saved amount
Please provide us with a document which contains the Name of the institution where the savings lie, th...

Letter from a third party (e.g. lawyer, legal adviser) explaining the company sale (with letterhead)

AML Confirmation Letter of the Registrar and Transfer Agent responsible for investors AML/KYC
The document should not be older than three months before entering into the business relationship. The...

Client Details

The client questionnaire asks for further details about the investor. A detailed description of each question can be found on the following pages.

The screenshot shows a web interface for a client questionnaire. At the top left is the logo for 'HÄUSSLER ALFHÄUSER ADMINISTRATION SERVICES'. At the top right, the user 'John Doe' is logged in, and the language is set to 'EN'. On the left side, there is a vertical navigation menu with four items: 'Identity', 'Dossier', 'Client details' (which is highlighted with a blue circle), and 'Form'. The main content area is titled 'Client questionnaire' and contains three sections of questions:

- Are you tax resident in Germany?** with radio buttons for 'Yes' and 'No'.
- What are your available free funds?** with radio buttons for three ranges: 'Between € 125.000 and € 1.000.000', 'Between € 1.000.000 and € 5.000.000' (which is selected), and 'More than € 5.000.000'.
- What is your source of wealth? Please provide a detailed explanation of your source of wealth.** with a list of checkboxes: 'Self-employed activity', 'Employment', 'Gift', 'Maturity or repurchase of life insurance', 'Sale/liquidation of investments', 'Real estate transaction', 'Proceeds from company sales', 'Corporate profits', 'Inheritance', and 'Divorce Settlement'.

At the bottom of the form, there are two buttons: '← Previous' on the left and 'Next →' on the right.

Tax Residency

If the company is resident in Germany for tax purposes, the name, address and number of the relevant tax office must be provided. If there is also a tax exemption and a non-assessment certificate, their expiration date must be stated.



Available Free Funds

Here, the investor has to click on one of the 3 answer options that apply to his or her available free funds.

What are your available free funds?

Between € 125.000 and € 1.000.000

Between € 1.000.000 and € 5.000.000

More than € 5.000.000

Source of Wealth

The investor has to choose his source of wealth and may has to upload documents for proof in the next section. If 'Other' is ticked, it needs to be specified in the following text box.

What is your source of wealth? Please provide a detailed explanation of your source of wealth.

Self-employed activity

Employment

Gift

Maturity or repurchase of life insurance

Sale/liquidation of investments

Real estate transaction

Proceeds from company sales

Corporate profits

Inheritance

Divorce Settlement

Pension income

Employer grant

Fixed deposit - savings

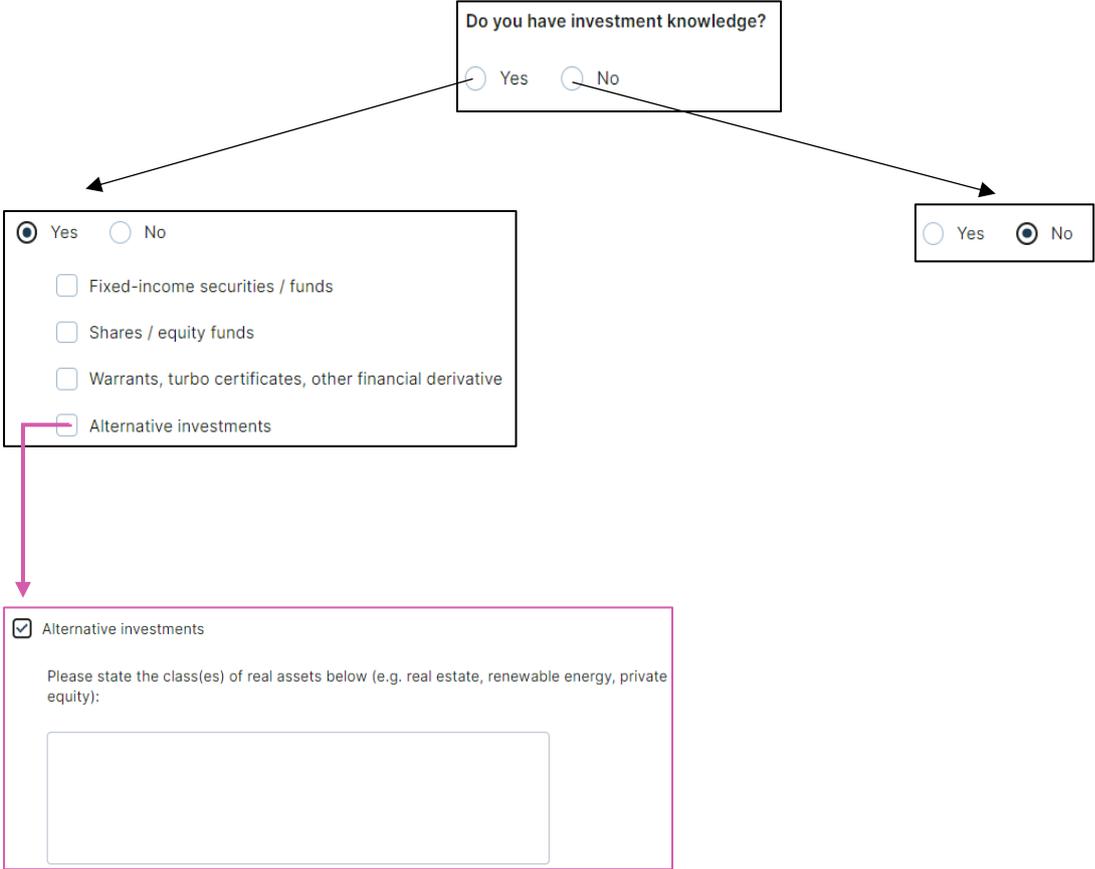
Dividend distribution

Other

Please specify

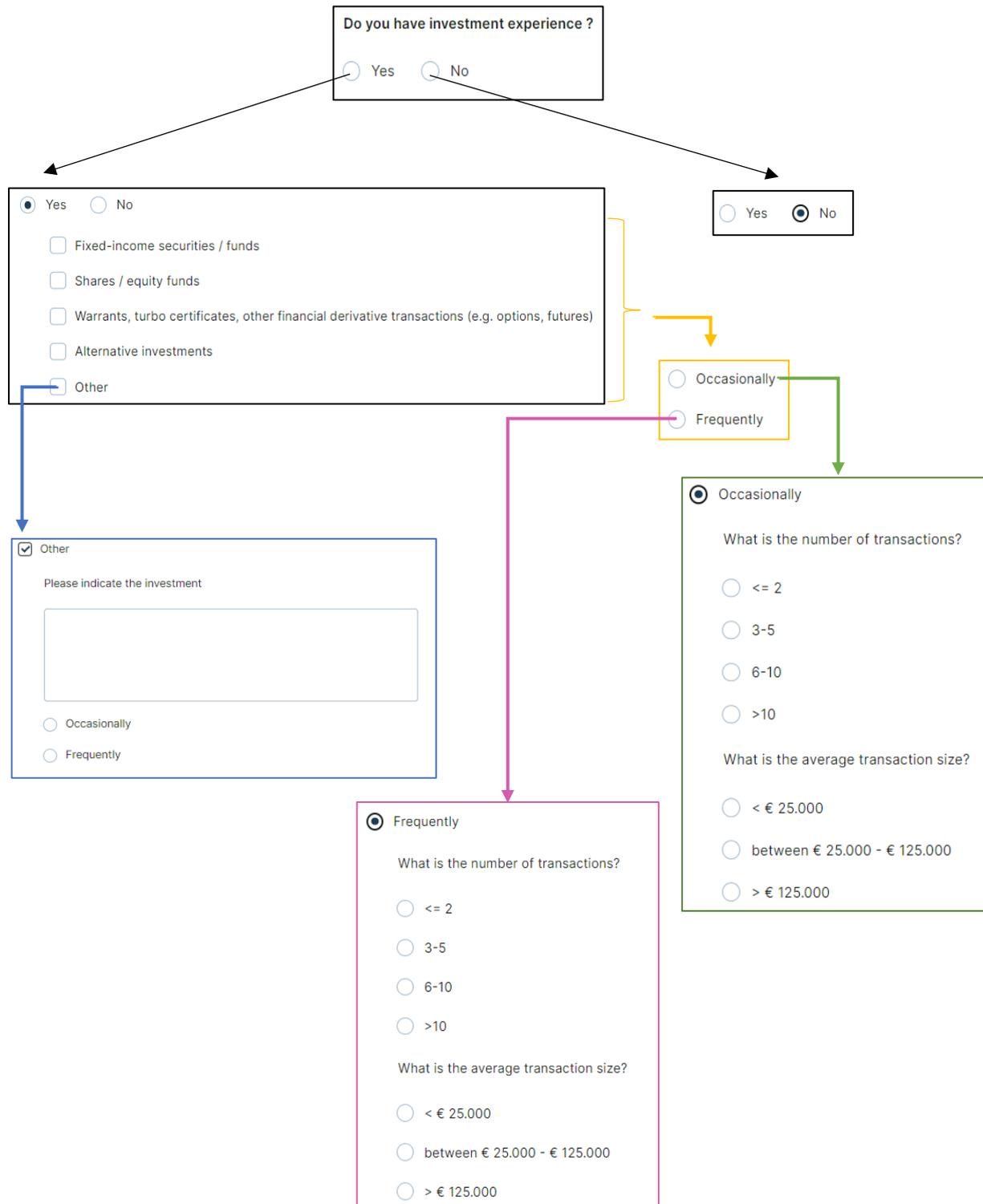
Investment Knowledge

Here the investor must indicate whether he has any investment knowledge. If so, he must specify the knowledge by selecting the relevant options. The investor can tick multiple boxes. If the investor chooses "Alternative investments", he will also be asked about the asset classes of real assets.



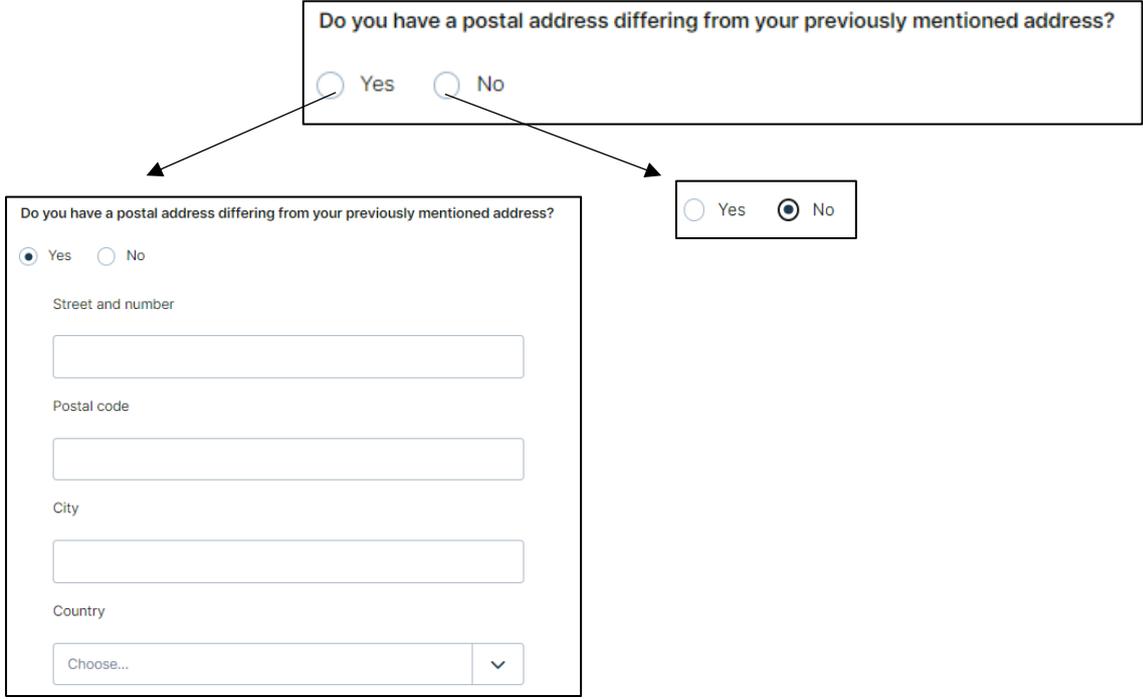
Investment Experience

Unlike investment knowledge in the previous question, these are questions about practical experience in relation to previous investments. If the investor already has investment experience, he must first specify this by selecting the corresponding experiences. Again, an investor can choose as many as he likes. For each experience, the frequency, number of transactions and average transaction size will then be asked.



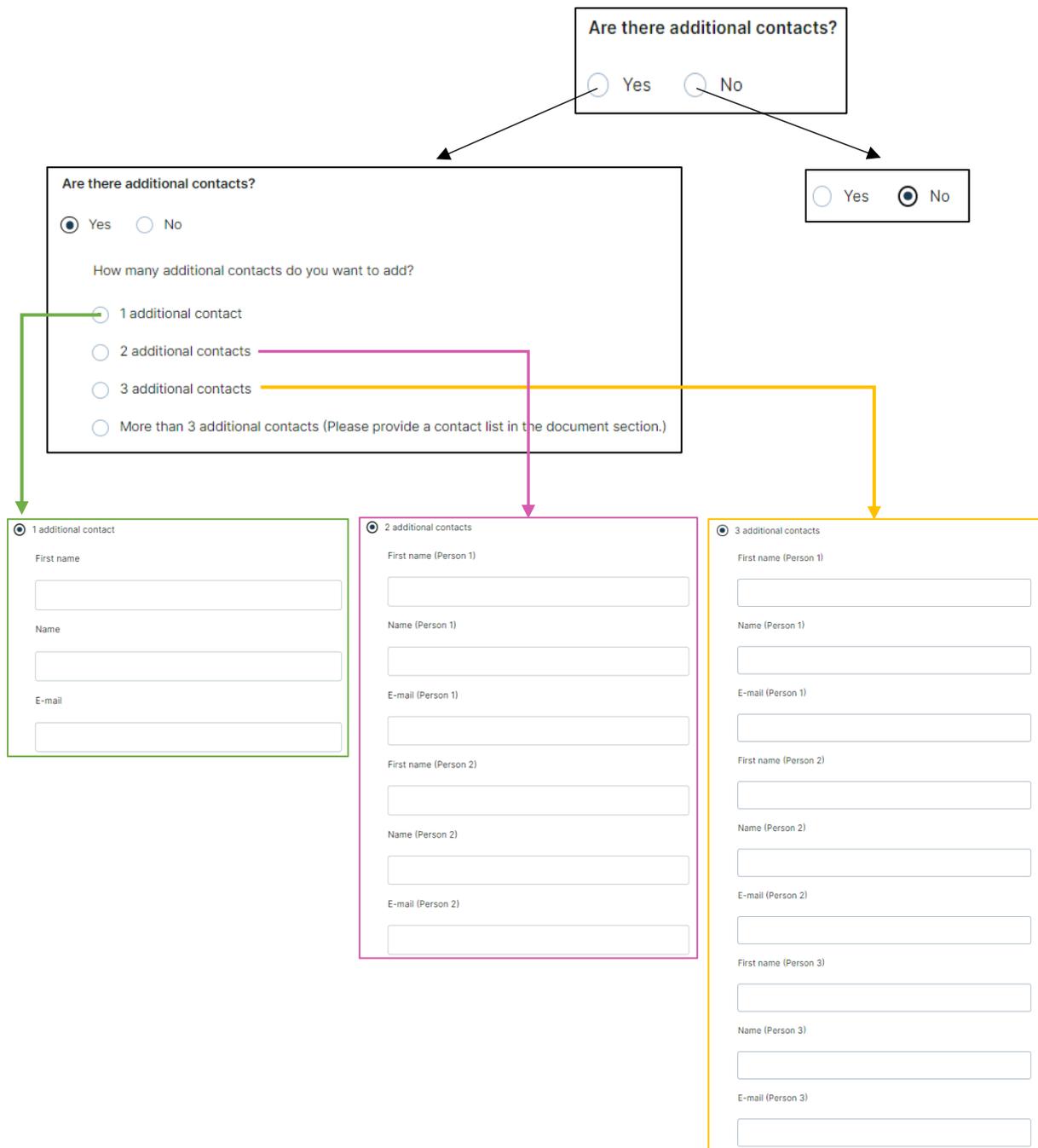
Mailing Address

If the investor has an additional mailing address differing from his previously mentioned address, it can be added here. The country can again be selected from a drop-down menu.



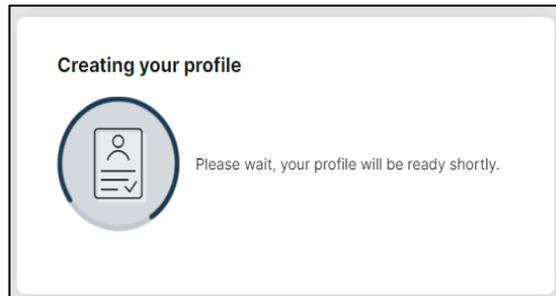
Additional Contacts

Finally, the investor is asked for additional contacts. If the investor wishes to add any, he must specify the number and then provide the requested information for each additional contact or upload a contact list.



Form

When the investor clicks 'Next' after completing the client questionnaire, a PDF profile is created which contains all the data collected during the flow.



The investor should review his profile carefully and check all the provided information. If necessary, the investor can go back to the previous pages by clicking on "Previous" to make improvements or changes.

The "Confirm" button opens a window in which the investor can cancel or re-confirm the profile. By confirming again, the investor closes the flow and his profile is submitted. From this point on, the investor will not be able to make any changes.

If the investor does not agree with the profile, he can reject the file by clicking on "Reject". We ask you to specify the reasons for rejecting the profile. The data collected will be transmitted, but the dossier will be marked as "rejected by client". If the investor wants to proceed with the creation of the profile, he may request the flow to be reopened.

In the following screenshot, the review profile section is shown, where the investor should check the provided information. In the bottom part of the page, the investor then can confirm or reject the profile.

After completing the investor flow, the created profile pdf can be downloaded.

Once the data has been received, it will be checked as quickly as possible by an employee of the Transfer Agent & Registrar department and the investor will be contacted again in the event of any queries or additional requirements.

HAUCK AUFHÄUSER ADMINISTRATION SERVICES

John Doe | EN

John Doe
John Doe - KYC0000556
26/03/2024

Profile

This document contains the profile for:

Service	Know Your Customer
Dossier name	John Doe
Dossier number	KYC0000556
Dossier holder name	John Doe
Dossier holder type	Individual
Service provider	Hauck Aufhäuser Administration Services S.A.
Date profile	26/03/2024

Reject Confirm

← Previous

Reject dossier ✕

Are you sure you want to reject this dossier?

Provide a reason

Confirm

Confirm

Are you sure you want to confirm this profile?

Cancel Confirm

Profile | Completed

Thank you for completing your information! We have received your data and identification documents and will check them as quickly as possible.

Download profile

User Login

After completing the investor flow, there is the possibility to create a password to login to KYC-Manager. This way the investor or the person entering the data can see all his completed dossiers. When logged in, information is available about the dossier and the created profile pdf can be downloaded here as well.

EN **Register**

Registration | Your info

Mr. Mrs.

First names Last name

FR +33 6 12 34 56 78

Email

Always send me a code to login more securely

Password

Confirm password

I understand and accept the [Terms of Use](#) and the [Privacy policy](#)

Confirm

Version 5.7.0

Registration | Enter code

Fill in the code that has been sent to +491459764321. The code is only valid for 2 minutes.

Code

Verify code

New code or Code by email

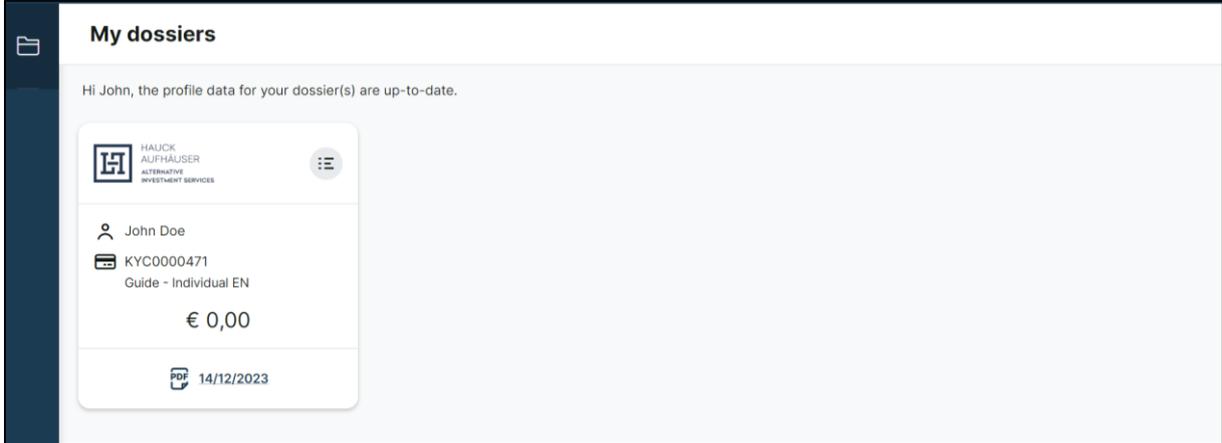
Something wrong in your mobile number?
[Adapt registration form](#)

Registration | Completed

Your Hauck Aufhäuser Administration Services S.A.-account is ready to use.

Continue

When logged in, all dossiers are displayed and the most recently created profile PDF can be downloaded. It is also displayed if a file has not yet been completed.



By clicking on the file, further information on the file becomes visible and via the "Profiles" tab, the person responsible can display all completed profiles that are created each time the investor flow is run through.

