

## 2023 IMPACT REPORT

The impact areas in this 2023 Impact Report includes Governance, Community, Environment and Customers.



### GOVERNANCE



### COMMUNITY



### ENVIRONMENT



### CUSTOMERS



### DISCLOSURE QUESTIONNAIRE



# GOVERNANCE 2023

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## 1. Mission and Engagement

### Level of Impact Focus

Our approach to creative positive impact is to consistently incorporate social and environmental impact into decision-making because we consider it important to the success and profitability of our business.

### Mission Statement Characteristics

Our written corporate mission statement includes a legal commitment to social and environmental responsibility, and we changed our internal governance structure to become accountable to all shareholders.

### Mission Statement

Our mission is to advance sustainability, social responsibility and principled business practice with accountability and transparency, help leaders drive systemic change and be Climate Positive this decade.

### Stakeholder Engagement

The process that NOW follow in order to listen to, collaborate with, or inform our existing stakeholders varies. For members of the NOW Force for Good Alliance, we have an internal communication forum called the NOW Think-to-Action Forum. For the followers of itmustbeNOW.com, we have social media channels and a quarterly newsletter. For hospitality companies, we prioritize members of NOW and our strategic partner EarthCheck, and alliance partners Pride of Britain and Preferred Hotels and Resorts. For media and influencers, we retain a PR Agency – Indigo8 PR. For NOW Advisors, we provide an annual report and schedule quarterly or bi-annual virtual meetings.

### Social/Environmental Key Performance Indicators

IT MUST BE NOW was a BCorp Certified company since we launched in 2017 until 2021. We met their strict standards and scored above the B Impact Assessment score minimum requirement of 80. We joined the UN Global Compact in January 2022 and will abide by their strict standards and Communication on Progress requirement.

## 2. Ethics and Transparency

### Governance Structure

Our company's highest level of corporate oversight are the Owners and Non-Fiduciary Advisory Board.

### Code of Ethics / Code of Business Conduct

Our Code of Business Conduct from A to Z:

- **Accountable and Transparent:** We comply with governing laws, industry standards and conflict of interest protocols to ensure accountability and communicate with transparency. We are responsible for what we do, and we are honest in our dealings with stakeholders. We invoice in accordance with the standards and legal agreements.
- **Advocacy:** We advocate for the overall positive impact of travel and tourism, and the education establishments. We support social and environmental initiatives, create programs and support campaigns to build awareness for the wider community.
- **Anti-corruption:** We have zero tolerance for corruption internally and conduct Due Diligence with service suppliers on retainer, project cooperations, and members of the NOW Force for Good Alliance.
- **Decent work:** We support the right for decent, just and favorable conditions of work in a safe and healthy environment, protection against unemployment, equal pay, freedom of association and the effective recognition, and non-discrimination in respect of employment and occupation. We are against forced labor and child labor.
- **Integrity and Honor:** We act with integrity and honor in all our dealings. We maintain the highest ethical standards in our business and personal conduct. We have a culture of friendship and there is no place for prejudice, discrimination, bias or abuse. We treat everyone fairly, courteously, respectfully and with dignity.
- **Motivation and Passion:** We are motivated to take on big challenges and passionate about building long term business relationships. We encourage our team to freely express and be constructive, questioning and committed to personal excellence and self-improvement.
- **Respect and Support of Human Rights:** We respect and support non-discrimination and freedom from harassment, and refrain from knowingly entering business relationships that, directly or indirectly, expose our team to undue health and safety risks, or that use exploitative practices. We embrace diversity, inclusiveness, and equal opportunity, and recognize our responsibility to respect human rights in our operations. We publish articles on human rights in our platform to make a positive contribution.
- **Sustainability:** We recognize our responsibility to help protect our planet and support the UN Sustainable Development Goals. We are committed to minimizing our business impact on the environment and supporting those who are working to improve global environmental sustainability and aiming to achieve Climate Positive. We comply with all applicable environmental laws and regulations. We are conscious of our carbon footprint and based our business in an eco-building with geothermal for heating and solar panels to heat water. We use a hybrid vehicle powered by renewable energy, travel by train, fly less and conduct virtual meetings whenever possible. We minimize and recycle waste, support local suppliers as a priority, and work with agencies with shared values. Our carbon footprint is minimal, and we aim to reduce first before offsetting with high integrity and high-quality carbon offsets.

### Reviewed / Audited Financials

We produce financials that are reviewed or audited by an independent third party – accounting firm: Steuern + Recht Partner AG in Bern, Switzerland.

### Company Transparency

The following information is publicly available and transparent

- Beneficial ownership of the company
- Financial performance to team members and Non-Fiduciary Advisory Board
- Social and environmental performance (Impact Report)
- Membership of Non-Fiduciary Advisory Board. View [HERE](#).

### Impact Reporting

As a BCorp Certified company since we launched in 2017 to 2021, we publicly shared our Impact Report with our social or environmental performance in the BCorp website and in itmustbeNOW.com. We joined the UN Global Compact in January 2022 and we are required to submit our second Communication on Progress Report before July 2023.

## **3. Governance Metrics**

Last Fiscal Year End: December 31, 2022.

Reporting currency is in Swiss Francs (SFR /CHF).

## **4. Mission Lock**

We have made a legal commitment by changing our corporate governance structure in our business registration papers to be accountable to all stakeholders, not just shareholders.



## COMMUNITY

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### 1. Community Impact Area

We have a formal standing commitment to donate 2% of net profits to charitable causes.

Our company create a positive benefit for stakeholders such as charitable partners that support the UN Global Goals by providing a website listing in [itmustbeNOW.com](https://itmustbenow.com) for SDG Collaborations which is promoted in the landing page with editorial support.

We do not have a formal written standing donation policy each year, but we have personally been donating to the following:

- Circle of Friends (HongKong Cancer Society)
- Mediciens Sans Frontiers / Doctors Without Borders
- Fondation Pro Juventute
- Fondation Suisse de Cardiologie
- Krebsliga Schweiz – Lique Suisse Centre le Cancer
- Recherche Alzheimer Suisse
- Suisse d'Appels Pour Animaux
- Terre des Hommes
- World Wildlife Fund Hong Kong

### 2. Diversity, Equity and Inclusion

#### Diverse Ownership and Leadership

IT MUST BE NOW founder is a woman and an individual from an underrepresented racial or ethnic minority. The Chairman and CEO is a man.

#### % Supplier Diversity Policies or Programs

We track diversity of ownership among our suppliers and give preferences to suppliers with ownership from underrepresented populations.

#### % Supplier Ownership Diversity

We have two major service suppliers on annual retainer. Supplier of PR service Indigo Eight PR Ltd. is owned by a woman and all consultants are women. Supplier of website development and maintenance Milagro Interactive Ltd. is based in India with ownership from underrepresented populations.

### **3. Economic Impact**

#### Geographic Structure and Scope

Our main office is based in Canton of Vaud in Switzerland. NOW Transforming Hospitality GmbH is the owning company of IT MUST BE NOW, a small technology and leadership platform focused on advancing sustainability and achieving Climate Positive.

#### New Jobs Added Last Year 2022

No jobs were added, we made sure we maintained our existing team and services for website maintenance, PR, social media and marketing and continued to pay salaries and monthly fees.

#### Spending on Local Suppliers

We supported independent local suppliers for basic living expenses.

#### Impactful Banking Services

Our company's banking services is with UBS (Union Bank of Switzerland) in Gstaad. They have been at the forefront of sustainable finance and aim to be the financial provider of choice for clients who wish to mobilize capital towards the achievement of the 17 Sustainable Development Goals and the orderly transition to a low-carbon economy.

### **4. Civic Engagement and Giving**

#### Corporate Citizenship Program

We take part in the following civic engagement (excluding political causes) prior to 2020:

- Community or pro-bono service to mentor students attending hotel schools.
- Collaborations to support charitable organizations supporting the UN SDGs – view [itmustbeNOW.com](https://itmustbeNOW.com) – **[SDG Collaborations](#)**
- Free annual membership to NOW Force for Good Alliance to qualified underserved groups such as Genghis Khan Retreat which support Mongolian nomadic communities.

#### % of Revenue Donated

NOW had little revenue 2020 to 2022 and we did not have funds for donation. We made donations from our personal savings.

#### Policy Advocacy for Social and Environmental Standards

Our company has offered promotional support in [itmustbeNOW.com](https://itmustbeNOW.com) for Fridays for Future, 350.org and Ecocide.

### Advancing Social and Environmental Performance

We launched the NOW Climate Positive Program & Award to make it easier for hotels, tourism facilities and education institutions to be sustainable, accountable and transparent, gain knowledge and build capacity, meet reporting obligations and achieve ambitions to be Climate Positive.

## **5. Civic Engagement & Giving**

### Social and Environmental Screening of Significant Suppliers

Companies with annual retainer services and Project Coordination agreements are required to undergo a KYC Compliance Process with a detailed Due Diligence Questionnaire and review of communication materials.

NOW has annual retainer agreement with Indigo Eight PR Ltd. for public relations in London (UK) starting September 2022 and continued retainer with Milagro Interactive Ltd. with offices in Chandigarh (India), London (UK) and Texas (USA) for website development and maintenance.

NOW has a Project Coordination Agreement with Earthcheck Pty Ltd. in Brisbane (Australia) and Vitol S.A in Geneva (Switzerland).

### Supplier Screen Topics

The only local suppliers we support is for banking, for servicing our hybrid car, for groceries and maintenance service for our office, as needed, in Switzerland. All are following local laws and regulations, including those related to social and environmental performance.

### Supplier Evaluation Practices

NOW is a technology and leadership platform focused on sustainability and we have very few suppliers for office supplies. We purchase digital equipment from Apple and Samsung, and we subscribe to Swiss.com for mobile and WiFi services. We use HP devices for minimal printed and laptops. These companies are transparent about their sustainability commitments and Business Codes of Ethics.

### Outsourced Staffing Services and Screening/Monitoring of Services

We do not outsource staffing.



## ENVIRONMENT

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### 1. Environment Impact Area Intro

#### Business Model

IT MUST BE NOW is a technology and leadership B2B platform offering a NOW Climate Positive Program & Award to hospitality companies, tourism facilities and education institutions for members of the NOW Force for Good Alliance starting September 2022. We provide a funded Integrated Sustainability Program (EarthCheck Certified + training + independent audit and NOW communication tools to engage all stakeholders) and help entities achieve Climate Positive by providing access to certified carbon offset projects with Voluntary Carbon Credits with fixed pricing to control risks.

### 2. Environmental Management

#### Virtual Office Stewardship

We have a policy encouraging sustainable practices and the purchase of sustainable products. We prioritize working digitally and using less paper and other office supplies, printing only when necessary, purchasing recycled office supplies locally when available, and recycling waste.

The NOW office is in a chalet building with a geothermal system for heating and solar panels to heat water. Electricity is provided by renewable hydro energy. The Swiss waste management is excellent, and the process is strictly followed. We use a hybrid electric vehicle, and use renewable electrical energy for distances up to 50 km. We calculate and offset the carbon footprint of air travel.

### 3. Air & Climate

#### Monitoring Energy Use

Electricity usage is monitored and recorded, and we have reduced usage to the maximum. We also use portable solar devices from Little Sun which provide lighting and energy to charge mobile phones and tablets.

#### Total Renewable Energy Use

Total energy used from renewable resources during the last 12 months: 4,328 kw.

### Monitoring Greenhouse Gas Emissions

NOW company reduce its greenhouse gas emissions for Scope 1 and 2 by ensuring that we use electricity from renewable hydro energy sources, a geothermal system provide renewable energy for heating, and solar panels provide renewable solar energy to heat water.

## **4. Water**

### Monitoring and Managing Water Use

We are conscious that water is an important resource and should not be wasted. The NOW office have eco-machines for dishwashing and laundry, low-flow faucets and showers, and a toilet flushing system that minimize water use. Rainwater is collected to water the garden and we have local grass that thrive in the alps. Water waste goes to a water recycling facility.

### Total Water Use

In Switzerland, water used is not monitored by the utility company. Houses and buildings are charged for water based on the square meter size of the whole property. Starting 2023, the utility companies will start to monitor water use.

## **5. Land and Life**

### Monitoring and Reporting Non-Hazardous Waste Generation and Disposal

Our company monitor and manage our waste production.

Swiss waste management is excellent, responsible and very strict, and includes the safe disposal of e-waste and other hazardous and non-hazardous materials. Each bag of garbage is weighed and eventually burned to create energy. Paper, plastic, batteries, Nespresso capsules, and glass is separated to be recycled. Organic waste is separated and made into compost. Old clothing and footwear is donated to charity.

Waste disposal is included in Swiss taxes and the NOW office pays CHF 150 per year.



## CUSTOMERS

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### 1. Customers Impact Area Introduction

#### Customer Impact Business Model Intro

The accelerating and disastrous impacts of climate change is an economic, social and environmental threat cause by human activities that emit increasing Green House Gas emissions.

IT MUST BE NOW is an advisor and facilitator, helping hotel companies, tourism facilities and education institutions that become members of the NOW Force for Good Alliance to advance sustainability with accountability and transparency, and achieve Climate Positive this decade.

#### Customer Focus of Products or Service

In 2023, we offer the **NOW Climate Positive Program & Award** with a funded Integrated Sustainability Program with EarthCheck Certified, extensive training to build capacity and independent audit for accountability, and NOW Tools to communicate with transparency, engage all stakeholders and build trust. Hospitality companies, tourism facilities, and education institutions with ambition to be Climate Positive will receive our priority support and access to carbon offsetting projects with carbon credits with option to cap pricing for up to 10 years to control risks.

#### Positive Impact of Products/Service

The positive outcome of our products/service is advancing sustainability, actioning an energy transition strategy to measure + reduce + offset carbon emissions, and help to achieving Climate Positive.

#### Beneficial Product type

The NOW product and service focus on training and micro learning education to help build capacity, on supporting the UN SDS to support environmental and social issues and have a direct focus on improving the impact of organizations.

## **2. Customer Stewardship**

### Managing Customer Stewardship

NOW manages customer stewardship by creating a culture and practice that creates inclusiveness. We do this through collaborations that engage with stakeholders to create new services and solutions, encouraging change and allowing resources to make positive change happen, and through faster and deeper learning to discover new ideas to engage with a more inclusive future.

### Monitoring Customer Satisfaction and Retention

Monitoring customer satisfaction and retention is vital strategic and management tool. At NOW, we invest our efforts in improving the customer experience by making the customer's journey easier. The ease of having problems resolved is a much better predictor for satisfaction than having expectations exceeded.

This service philosophy requires different measurements and the Customer Effort Score (CES) is a customer feedback metric that measures the ease of interaction instead satisfaction rate. This scoring model applies to all client-facing processes, which makes it extremely easy to take corrective actions and a highly reliable method to predict customer behavior and satisfaction.

## **3. Education**

### Education Product Description

The education product for Year 1 is the Introduction to Sustainable Tourism Leaders, consisting of three online, fully self-paced micro-credential courses designed for busy professionals.

### Revenues from Education

Revenues for the micro-learning virtual courses is paid to EarthCheck who produced the education product and provides the license.

### Tracking Beneficiaries

Beneficiaries of the education training and capacity building are members of the NOW Force for Good Alliance.

### Communities Served

The communities served are travellers, hospitality companies, tourism facilities, and students and education institutions.

### Management of Education

EarthCheck manages the production and licensing of the education program.

### Innovative Educational Product/Services

The Introduction to Sustainable Tourism Leaders is the educational product for the first year. These micro-learning courses must be completed as a full set to provide practical insight into what it means to deliver sustainable tourism and hospitality experiences.

Each course has 10 x 30 micro learning = 5 hours x 3 courses = 15 hours TOTAL

- Course 1: Introduction to sustainability in travel and tourism
- Course 2: Principles of Sustainable Tourism, Goals & KPI's
- Course 3: Role of Sustainability in Experience Development & Marketing



## **DISCLOSURE QUESTIONNAIRE**

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The NOW Due Diligence Questionnaire is part of the NOW KYC Compliance process. KYC means Know Your Customer / Collaboration / Cooperation.

It is included in the next few pages.



## NOW Due Diligence Questionnaire

1. Company Overview			
a. Company name (in full)			
b. Trading names (if any)			
c. Registration Number			
d. Registered Address			
e. Invoicing Address (if different from above)			
f. Operating Address (if different from above)			
g. VAT Number (for EU companies only)			
h. Date of Incorporation	Date		
	i. Link to website		
j. Details of main bank	Name		
	Address		
	Account Number		
	Account Name		
	Swift or IBAN		

k. Principal activities of company (e.g. alliance, communications, consultancy, consumer, marketing, trader, supplier, consumer, refinery)	
l. Countries in which you operate	
m. Number of employees	

## 2. Company Operations

a. What is the intended business you are looking to do with NOW?

b. Name of NOW contact			
c. Regarding this business, do you require any regulatory or operational licenses?	YES		
	NO		
If yes, please provide details			
d. Source of funds for intended business			

## 3. Ownership and Management

a. Is your company listed or part of a listed Group?			
If yes, please provide the name of the Stock Exchange			
b. Is your company regulated, or part of a regulated Group?	YES		
	NO		
If yes, please provide the name of the Regulator			
c. To the best of your knowledge, are there any other beneficial owners of your company (for instance, but not limited to bearer shares or trusts) who are not listed on the company share register that you have provided us with?			

If yes, please provide details	
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d. Board of Directors, Authorized Signatories and Key Management  
(if there is insufficient space, please provide additional pages)

Full name	Job title	Nationality	Date of birth

e. Ultimate Beneficial Owners (individual(s) who ultimately owns/controls the company)

Full name	Job title	Nationality	Date of birth

4. Regulatory information (where applicable)	
ACER Code	
Legal Entity Identifier (LEI)	

## 5. Programs, Policies and Procedures

a. Does the company maintain programs/procedures/controls for the following?

<b>Governance:</b> - Ethics & transparency	<table border="1"> <tr> <td>YES</td> <td></td> <td>NO</td> <td></td> </tr> </table>	YES		NO					
YES		NO							
<b>Community: Impact</b> - Community oriented business models - Charitable Giving Commitment	<table border="1"> <tr> <td>YES</td> <td></td> <td>NO</td> <td></td> </tr> <tr> <td>YES</td> <td></td> <td>NO</td> <td></td> </tr> </table>	YES		NO		YES		NO	
YES		NO							
YES		NO							
<b>Community: Diversity, Equity &amp; Inclusion:</b> - Diverse ownership & leadership - Supplier diversity policies & programs	<table border="1"> <tr> <td>YES</td> <td></td> <td>NO</td> <td></td> </tr> <tr> <td>YES</td> <td></td> <td>NO</td> <td></td> </tr> </table>	YES		NO		YES		NO	
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<b>Community: Economic Impact:</b> - Spending with local suppliers - Impactful Banking Service	<table border="1"> <tr> <td>YES</td> <td></td> <td>NO</td> <td></td> </tr> <tr> <td>YES</td> <td></td> <td>NO</td> <td></td> </tr> </table>	YES		NO		YES		NO	
YES		NO							
YES		NO							

<b>Community: Civic Engagement &amp; Giving:</b> <ul style="list-style-type: none"> <li>- Corporate citizenship program</li> <li>- Impactful banking service</li> <li>- Volunteer service hours</li> <li>- Charitable donations</li> </ul>	<table border="1"> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> </table>	YES		NO		YES		NO		YES		NO		YES		NO																																																													
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<b>Community: Supply Chain Management</b> <ul style="list-style-type: none"> <li>- Supplier screening &amp; evaluation</li> <li>- Local hire and outsourcing</li> </ul>	<table border="1"> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> </table>	YES		NO		YES		NO																																																																					
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<b>Environment: Impact &amp; Management</b> <ul style="list-style-type: none"> <li>- Products or process structured to restore or preserve environment</li> <li>- Virtual office stewardship</li> <li>- Monitor scope 1 carbon emissions - business space &amp; transportation</li> <li>- Monitor scope 2 carbon emissions - purchased electricity, steam, heating &amp; cooling</li> <li>- Monitor scope 3 carbon emissions – waste (food, packaging &amp; water), supply chain freight transport, business travel, employee commute</li> </ul>	<table border="1"> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> </table>	YES		NO		YES		NO		YES		NO		YES		NO		YES		NO																																																									
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<b>Customer: Impact</b> <ul style="list-style-type: none"> <li>- Product or service promotes education on social issues</li> <li>- Product or service promotes education on environmental issues</li> <li>- Product or service to benefit purpose driven business</li> <li>- Product or service to benefit underserved businesses</li> <li>- Monitor customer satisfaction</li> </ul>	<table border="1"> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> </table>	YES		NO		YES		NO		YES		NO		YES		NO		YES		NO																																																									
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<b>Disclosure:</b> <ul style="list-style-type: none"> <li>- Alcohol, tobacco, gambling, firearms, pornography</li> <li>- Hazardous Discharges Into Air/Land/Water (Past 5 Yrs)</li> <li>- Animal product or service / Genetically modified organisms</li> <li>- Human rights violations</li> <li>- Facilities located in sensitive ecosystems</li> <li>- On-Site Fatality</li> <li>- Supply chain negative social &amp; environmental impact</li> <li>- Bribery, Fraud, or Corruption</li> <li>- Anti-Money Laundering</li> <li>- Anti-Competitive Behavior</li> <li>- Financial Reporting, Taxes, Investments, or Loans</li> <li>- Political Contributions or International Affairs</li> <li>- Breaches of Confidential Information</li> <li>- Labor issues (including safety and discrimination)</li> <li>- Violation of Indigenous Peoples Rights</li> <li>- Suppliers in conflict zones</li> <li>- Suppliers with negative social impact</li> <li>- Suppliers Negative Environmental Impact</li> </ul>	<table border="1"> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> </table>	YES		NO		YES		NO		YES		NO		YES		NO		YES		NO		YES		NO		YES		NO		YES		NO		YES		NO		YES		NO		YES		NO		YES		NO		YES		NO		YES		NO		YES		NO		YES		NO		YES		NO		YES		NO		YES		NO	
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<b>Health, Safety, Social and Environment (HSSE)</b>	<table border="1"> <tr><td>YES</td><td></td><td>NO</td><td></td></tr> </table>	YES		NO																																																																									
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<b>b. Please briefly describe the procedures that ensure compliance</b>																																																																													
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c. Please provide further detail on your due diligence program covering the areas selected above (including internal procedures)

d. Does your due diligence process include requesting information on the source of funds of your customers, where applicable?

YES ☐ NO ☐

e. Does the company have trading relationships with counterparties that are either state owned, or have shareholders who are Public Officials\*?

YES ☐ NO ☐

If yes, please provide details

## 7. Declarations

a. Is any shareholder, board member, authorized signatory or senior management related to a Public Official\* or to their family members?

YES ☐ NO ☐

If yes, please provide details

b. Has your company or any shareholder, board member, authorized signatory or senior management ever been investigated for, convicted of, fined for, indicted for, or charged with a criminal offence or regulatory breach, including, without limitation, any related to bribery or corruption?

YES ☐ NO ☐

If yes, please provide details

Are there any current investigations pending against any of the above?

YES ☐ NO ☐

If yes, please provide details

c. Has the company or any shareholder, board member, authorized signatory or senior management ever been debarred, suspended or sanctioned by any institution, or are such penalties being pursued against the above?

YES ☐ NO ☐

If yes, please provide details				
d. Please confirm that that your operation of the bank account whose details you have provided in this questionnaire is not in breach of applicable laws (including, without limitation, laws relating to tax evasion, exchange controls and economic sanctions) and that you are lawfully entitled to make payments from and/or receive payments into such account.	YES		NO	

7. Documents to provide	
Certificate of Incorporation	
Articles of Association or jurisdictional equivalent	
Current shareholders registry	
Shareholders organizational chart (or overview), up to the Ultimate Beneficial Owners	
Most recent audited financials	
References (including address and email address) of at least one lending institution and commercial partner)	

\*A Public Official is defined as an individual in any country or territory who holds (or has held) a legislative, administrative or judicial position of any kind, or an individual who exercises a public function for or on behalf of any country or territory

To be signed by an authorized signatory, or member of your legal or compliance team	
I hereby declare the information given above is true and accurate as of the date of signing	
Signature	
Print Name	
Job title	
Date	