



# INTEGER WEALTH GLOBAL

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## POLICY DOCUMENT

### Proof of Affordability & Source of Funds Disclosure Policy

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#### Policy Statement

This policy sets out the mandatory requirements for clients of Integer Wealth Global ("the Company") to provide proof of affordability and disclose the source of funds when requesting the creation and capitalisation of an investment fund. This policy ensures compliance with international financial regulations, Anti-Money Laundering (AML) standards, Know Your Client (KYC) protocols, and internal risk management procedures.

#### 1. Scope of Policy

This policy applies to:

- All clients of Integer Wealth Global seeking fund creation and capitalisation services.
- All personnel, agents, and affiliates of Integer Wealth Global involved in client onboarding, fund structuring, and compliance review processes.

#### 3. Policy Statement

Integer Wealth Global will only proceed with the creation and capitalisation of an investment fund for a client upon receipt of satisfactory documentation demonstrating:

1. The client's **financial capability to cover the fund creation costs**, and
2. Full **disclosure of the source of funds and banking details** for the payment of such costs.

#### 4. Fund Creation Cost

- Clients are required to pay a fund creation fee of a specified percentage of the client's capital requirement, determined by the IWG Fund Structure Calculator which can be viewed at weblink [Fund Structure Calculation Login | Integer Wealth Global](https://www.integerwealth.global/our-investment-funds/fund-structure-calculator) or (<https://www.integerwealth.global/our-investment-funds/fund-structure-calculator>) which applies at the time of the client's application and is commonly referred to as the 'Quantum'.



- This fee covers the cost of licencing, stock exchange listing, court processes, operational, legal, and administrative processes associated with establishing the investment fund and is detailed in the narrative of the online calculator described above.
- Payment of this fee is **required in advance** of any fund capitalisation activities.

## 5. Proof of Affordability Requirement

Clients must provide documented evidence of their ability to pay the 0.09% fund creation cost. Acceptable forms of proof include, but are not limited to:

- Recent bank statements reflecting sufficient available funds.
- Certified documentation of liquid assets.
- Audited financial statements.
- A formal letter of financial capability issued by a regulated financial institution.

## 6. Source of Funds and Departing Banking Details Disclosure

In addition to proof of affordability, clients are required to submit a detailed **Source of Funds Declaration**, which must include:

- The origin of funds intended for the fund creation fee (e.g., business income, investment proceeds, personal savings).
- Full details of the **departing bank account** from which the setup fee will be remitted, including:
  - Bank Name
  - Account Holder's Name (which must match the client or a verified associated entity)
  - Account Number
  - Sort Code (if applicable)
  - IBAN
  - SWIFT/BIC Code
- Verification of account ownership through official bank documentation.

## 7. Compliance and Verification

- Integer Wealth Global reserves the right to request additional documentation or clarification where necessary to satisfy AML, KYC, and regulatory compliance obligations.
- All submitted documentation will undergo a thorough internal compliance review.
- Non-compliance with this policy will result in the suspension or termination of fund creation services for the respective client.



## 8. Responsibilities

- **Clients** are responsible for providing all required documentation, ensuring its accuracy, and responding promptly to any further information requests.
- **Integer Wealth Global Compliance Team** is responsible for reviewing, verifying, and approving all affordability proofs and source of funds disclosures.
- **Relationship Managers and Client Onboarding Teams** must ensure that this policy is communicated clearly to clients during the initial engagement process.

## 9. Policy Review

This policy will be reviewed periodically and updated as required to reflect changes in regulatory requirements, costs, market practices and internal governance standards.