

**HAWEX PLC**

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VAT Reg No.

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## Documents check-list guide

### 1. Business Description

Incoming payments (description, jurisdictions, currencies, volumes)

Outgoing payments (description, jurisdiction, currencies, volumes)

Motivation for opening an account (how it is used)

Examples of counterparties for outgoing and incoming transactions

We need the most complete information in order to understand in detail your activities, countries and companies with which you will settle using this account.

### 2. Initial package of documents

This package of documents can vary in different jurisdictions. As a rule, for example, in offshore companies, this is a Certificate of Collation, which includes the Registration Certificate, the Charter and the Minutes of the first meeting on the appointment of the Director. In Cyprus, the Charter and 4 main certificates. In many European jurisdictions, this is a Charter and an extract from the register. Documents showing the original Shareholder of the company and appointed Director of the company

- Certified and translated into English charter
- Appointment of the Director

### 3. Company structure document (not older than 6 months)

Certificate of Incumbency/Register Statement/Certificate of Incorporation **PDF + Link (or digital statement)**

Please note that the document must be in English, fresh and certified.

Many jurisdictions issue a Certificate of Incumbency reflecting the structure of the company, i.e. Shareholder and Director. In many European jurisdictions, this is an extract from the register. Hawex asks for this notarized extract. Or the client can give us a printout and give a direct link to the company's page in the register where Hawex can see all the information for free.

(Please note that many free online statements are incomplete. Payment is required to obtain a complete document).

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You need to pay attention to the format of the document, that is, how it is certified. Documents from the European Union can only be notarized. Documents from outside the EU must be apostilled. Countries that are not members of the Hague Convention, their documents must be legalized (For example, OAU, Canada, Singapore)

**Authorized person**

In practice, the authorized person of the company can be either the Director of the company or the Proxy based on the Power of Attorney

**4. Passport or ID Card Scan** (border crossing documents)

Hawex kindly asks you to scan in original size, in good quality and in color, numbers and letters must be visible. If ID Card, then on both sides

**5. Selfie with identification documents**

The selfie should clearly show both the face and the document data. Not in a mirror image

**6. Utility Bill**

The document should be not older than 3 months, in English or with an English translation. As a Utility Bill, is accepted either a utility bill, or a statement from the bank about the availability of an account, or a bank statement. Mandatory conditions: the document must contain the address and name and surname of the client. Photoshop and document editing - strictly prohibited

**7. Verification**

Video - verification takes place using a computer or smartphone. The link is a one-time use, so you need to go straight to it and go through verification, it is sent to the client by mail during the registration process.

**8. Power of attorney**

If the Authorized Person is a Proxy, then a Power of Attorney from the Director is required. It must contain the powers of the Trustee. Pay attention to the powers related to account opening, use and closing. In particular, Hawex opens an account (it can be called an ACCOUNT or a PAYMENT ACCOUNT, Hawex do not open a BANK ACCOUNT). Our organization that opens an account in the Power of Attorney can be called (PAYMENT INSTITUTION or FINANCIAL INSTITUTION, Hawex is not a BANK)

The power of attorney must be signed by the Director and duly certified

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**Beneficiary**

In practice, the Beneficiary can be either the Shareholder of the company, or another person on the basis of the Declaration of Trust, Trust of Deed

**9. Passport or ID Card Scan (border crossing documents)**

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**10. Selfie with identification documents**

The selfie should clearly show both the face and the document data. Not in a mirror image

**11. Utility Bill**

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**12. Proof of Funds**

A mandatory condition for the Beneficiary is the availability of a source of income. Therefore, Hawex requires documents that confirm the sources of income. As a rule, such documents are:

- A statement from the personal bank account, showing the credits that are identified as a source of income
- Tax return for the last period
- The company's resolution on the accrual of dividends
- Pensioner's ID
- Any other document that shows the source of income of the Beneficiary Working contract
- Resolution of the company on the accrual of dividends

**13. Source of Wealth ( bank reference )****14. CV**

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Hawex requires a CV for confirmation of work experience or Diploma. In general, Hawex must understand that this Beneficiary is a person, who has income and is related to this business. CV must be in English.

**15. Declaration of Trust**

In case the Beneficiary is not a Shareholder of the company, then we ask for the Declaration of Trust as a supporting document. In addition, many registers declare the Beneficiary.

**Director of the company - legal entity**

Hawex tries to avoid onboarding companies with a complex structure. When the structure has a long chain of Directors and Shareholders, when there are legal entities in the structure. If the director is a legal entity, then Hawex requires a document, not older than 6 months, which shows the structure of the company. If the Director is a legal entity, then Hawex requests for the same document for the next legal entity until we see the final Director - an individual.

**16. License**

- Certified license in English
- Electronic license statement in PDF with verification link

**17. Financial statements**

If the company has prepared financial statements, please download them when registering in the appropriate place (on page 4 of registration)

**18. Statement from the bank (financial institution) on the corporate account**

If the company has (had) an account with another bank (financial institution)

**19. Confirmation of the actual address of the company**

UB is required, if your company is licensed

A positive argument for onboarding is that the company has an actual business address. Thus, Hawex understands that it is not a shell company. As a Utility Bill, we accept office lease with company name, utility bills, telephone, etc.

**20. Company - financial institution**

- Financial institution questionnaire
- AML Policy signed by the person in charge