



HAUCK  
AUFHÄUSER  
ALTERNATIVE  
INVESTMENT SERVICES

# KYC Manager

## Investor Flow Guide - Individual

October 2023

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*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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# Table of Contents

- Background and Introduction..... 3**
- Email and 2-Factor Authentication ..... 4**
  - Language Determination of the Flow ..... 4*
  - Login via SMS..... 5*
  - Login via Email..... 6*
- Identity ..... 7**
  - Proof of Identity ..... 8*
  - PEP ..... 10*
  - FATCA..... 10*
  - Personal Documents ..... 11*
  - Primary Tax Information ..... 12*
- Dossier ..... 13**
  - Documents..... 14*
- Client Details ..... 15**
  - Tax Residency..... 16*
  - Available Free Funds ..... 17*
  - Source of Wealth ..... 17*
  - Investment Knowledge ..... 18*
  - Investment Experience..... 19*
  - Mailing Address ..... 20*
  - Additional Contacts..... 21*
- Form..... 22**

## Background and Introduction

The KYC Manager is a digital platform for conducting the regulatory mandatory KYC ("Know Your Customer") 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:** Here personal data of the person who runs through the flow (usually the investor himself) has to be deposited.
2. **File:** Here 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.

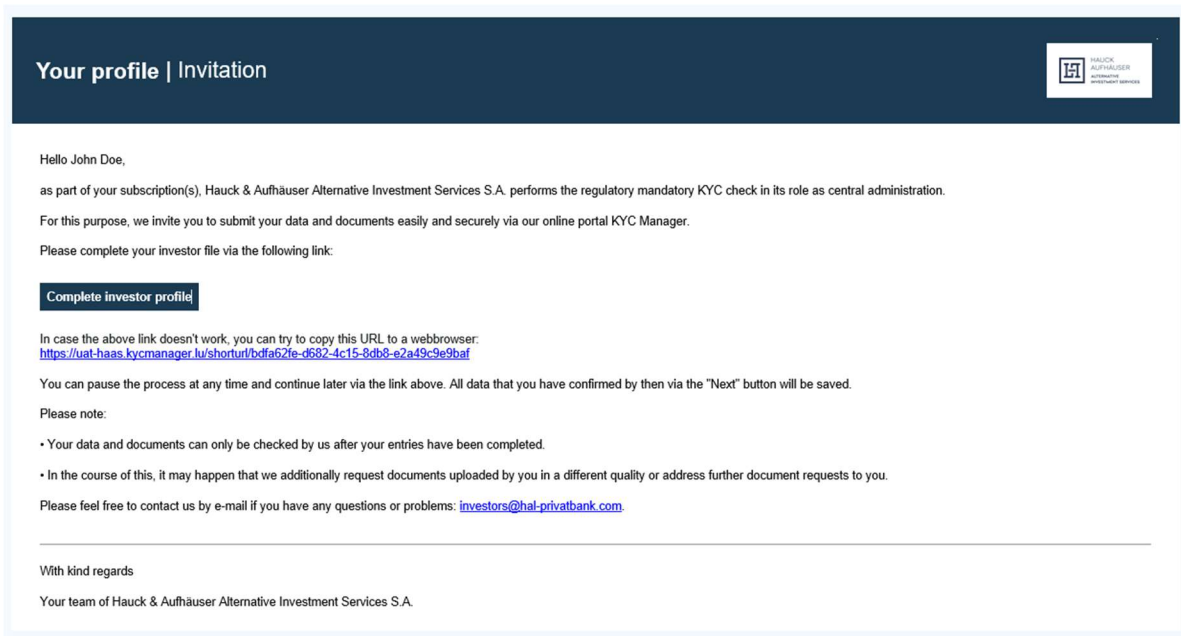


Once the investor has completed all 4 sections, the profile is automatically sent back to Hauck & Aufhäuser Alternative Investment Services S.A.

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

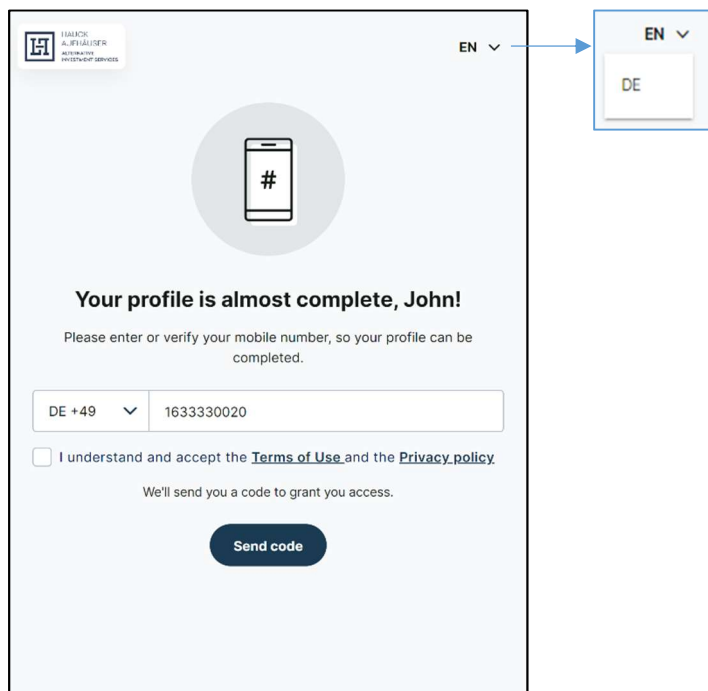
## Email and 2-Factor Authentication

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".




## 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.



# 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 (#) inside a circle. Below it, the text reads "Login | Code". Underneath, it says "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 dark blue button labeled "Verify code". At the bottom, there is a link: "New code or Code by email".

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


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 Aufhauser. It says "Hello John Doe, You have opted to receive your unique code by mail. The code is valid for 2 minutes." A box displays "Your security code 356411". Below that, it says "Use this code once as confirmation to proceed." The email ends with "Best regards, The Hauck Aufhauser team".

The second screenshot shows a paper airplane icon inside a circle. Below it, the text reads "Login | Code". Underneath, it says "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 dark blue button labeled "Verify code". 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.

John Doe | EN ▾

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- Identity**
- Dossier
- Client details
- Form

### Personal details of John Doe

Hauck & Aufhäuser 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  Last name

US +1 ▾

Email (optional)

Street + Number

Postal code  City

Country  ▾

Date of birth (mm/dd/yyyy)

Place of birth (city, country)

Nationality  ▾

Other nationalities (optional)

Most recent job title

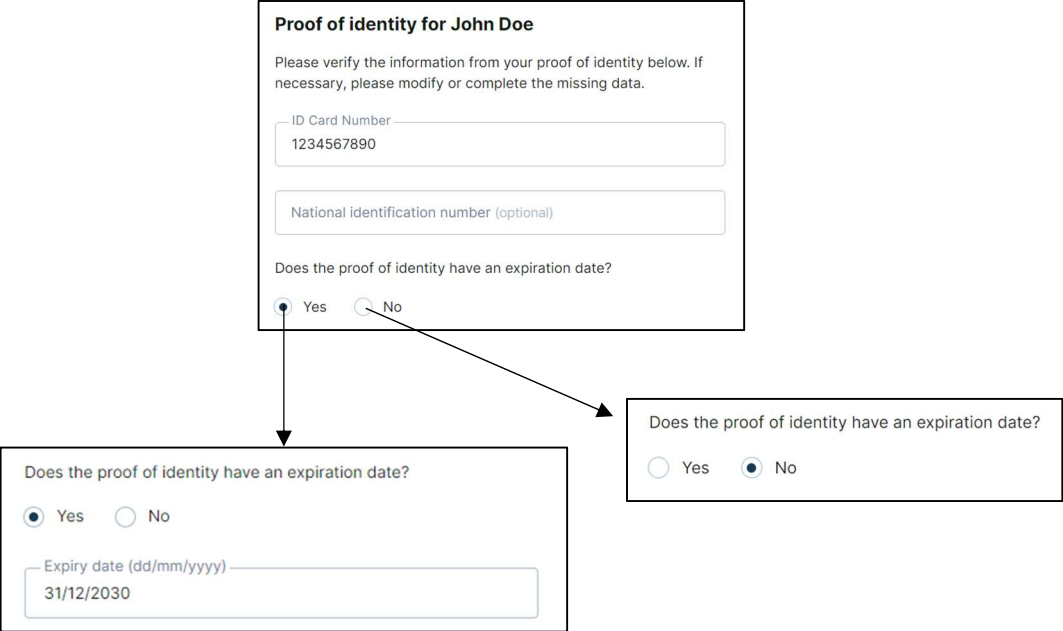
Name of employer

Industry/Sector  ▾

**Next →**

# Proof of Identity

Next, the investor must provide information on his proof of identity.



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.



**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** 🗑️

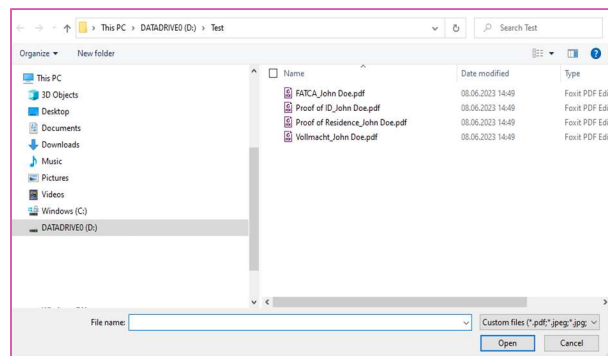
Select a file from your device **Select**

Document name (optional)

Type ▾

**+ Document**

**Upload**



**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 ▾

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.

## 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. In addition, all investors who have indicated in the FATCA question that they are a Specified U.S. Person 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](mailto: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**

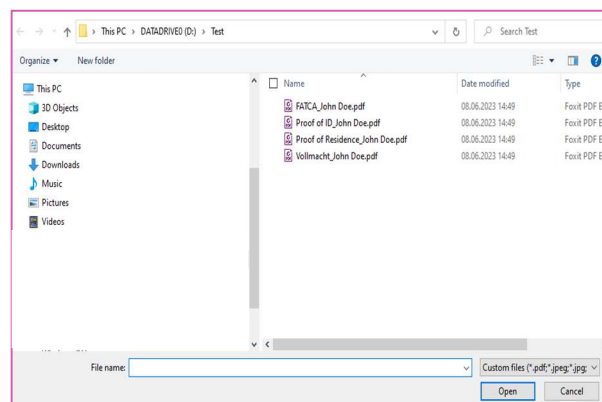
**Upload**

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

Source  File  URL

Document URL

Document name



**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 i

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

### Primary Tax Information

If the tax and residential addresses are the same, the investor is only required to provide the tax identification number. Otherwise, an additional tax address must be added. If an investor has more than one tax address and tax identification number, these can be added under "Additional tax information". However, this is optional.

**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 i

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** X

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**

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.

**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 its 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 the investor is acting on 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](mailto:investors@hal-privatbank.com).

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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.

John Doe | EN

---

- Identity
- Dossier
- Client details**
- Form

### Client questionnaire

Are you tax resident in Germany?

Yes  No

---

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

---

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

---

Do you have investment knowledge?

Yes  No

---

Do you have investment experience ?

Yes  No

---

Do you have a postal address differing from your previously mentioned address?

Yes  No

---

Are there additional contacts?

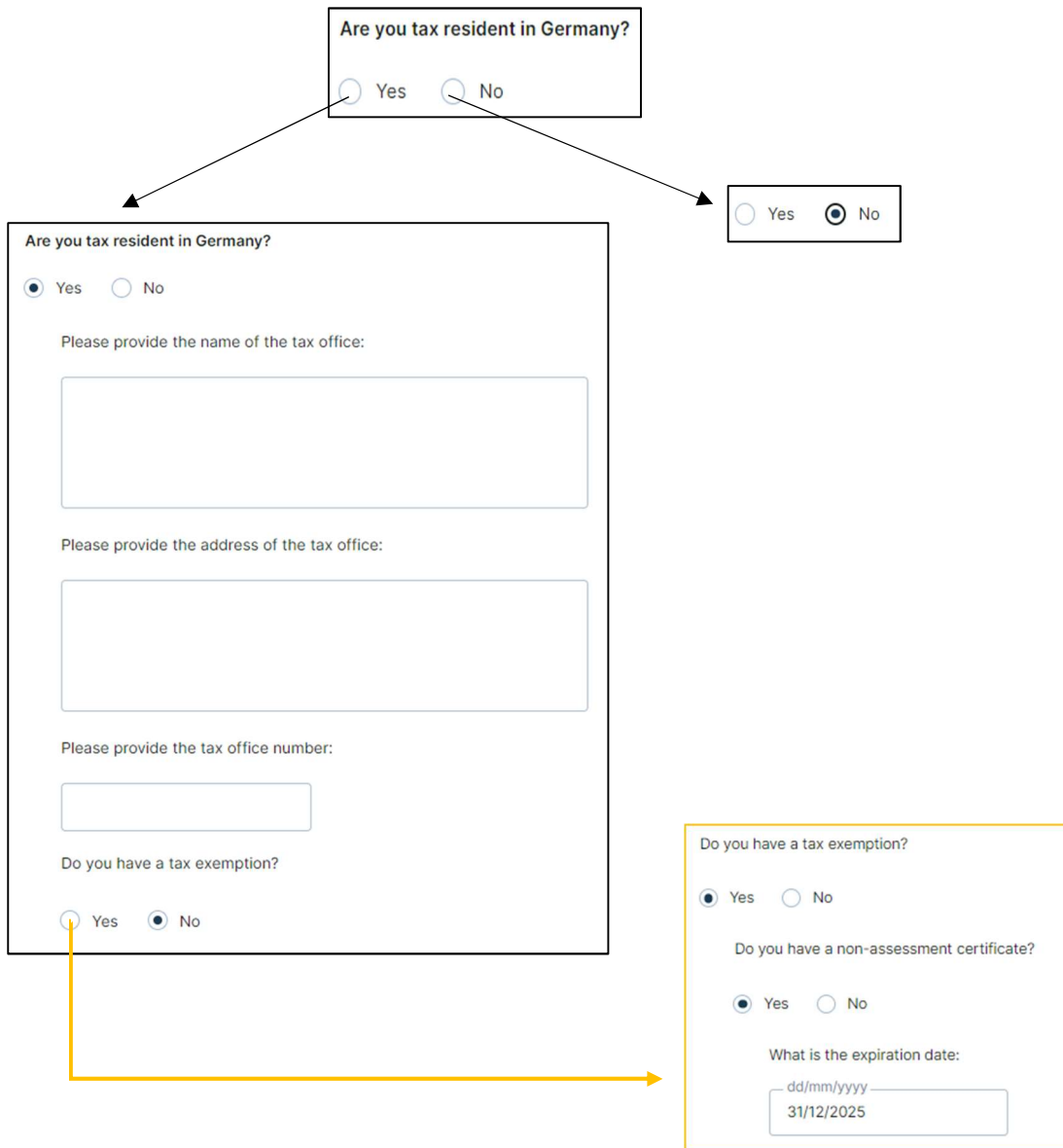
Yes  No

[← Previous](#)

[Next →](#)

## Tax Residency

Here the investor must indicate whether he is liable to tax in Germany. If so, another window will open where the investor must enter the name and address of the tax office, the tax office number and the tax status. If the investor is exempt from tax, the investor must provide an explanation for the exemption and, upon presentation of the NV certificate, the investor must indicate the expiration date of the certificate.



The diagram illustrates a flowchart for a tax residency form. It starts with a question: "Are you tax resident in Germany?". There are two radio buttons: "Yes" (unselected) and "No" (unselected). An arrow points from the "Yes" option to a larger form, and another arrow points from the "No" option to a smaller form. The larger form contains the same question, but with "Yes" selected. It includes three text input fields: "Please provide the name of the tax office:", "Please provide the address of the tax office:", and "Please provide the tax office number:". At the bottom, it asks "Do you have a tax exemption?" with "Yes" selected and "No" unselected. An arrow points from the "Yes" option to a third form. This third form asks "Do you have a tax exemption?" with "Yes" selected and "No" unselected. It then asks "Do you have a non-assessment certificate?" with "Yes" selected and "No" unselected. Finally, it asks "What is the expiration date:" with a text input field containing "31/12/2025" and a placeholder "dd/mm/yyyy".

Are you tax resident in Germany?

Yes  No

Are you tax resident in Germany?

Yes  No

Please provide the name of the tax office:

Please provide the address of the tax office:

Please provide the tax office number:

Do you have a tax exemption?

Yes  No

Do you have a tax exemption?

Yes  No

Do you have a non-assessment certificate?

Yes  No

What is the expiration date:

dd/mm/yyyy

31/12/2025



## 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 have 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

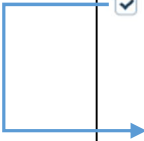
Employer grant

Fixed deposit - savings

Dividend distribution

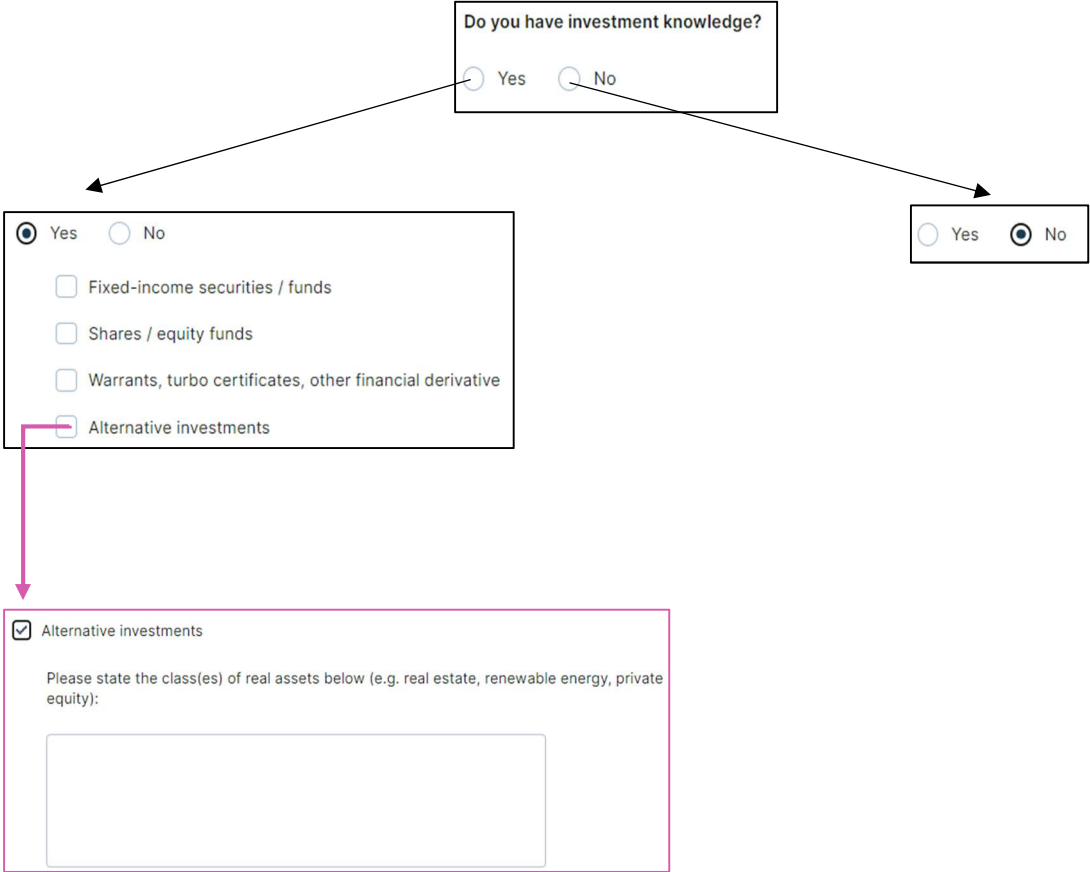
Other

Please specify



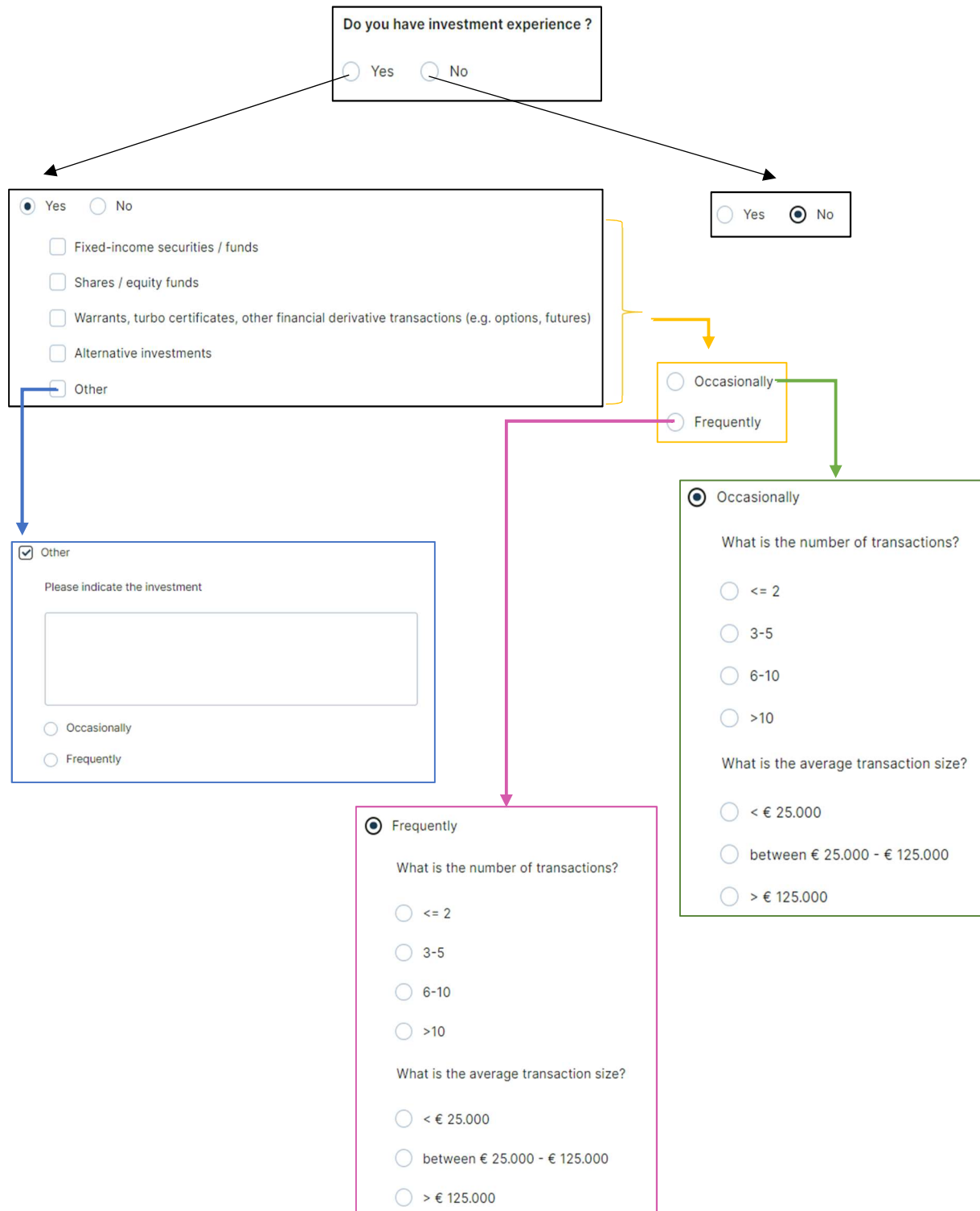
# Investment Knowledge

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.



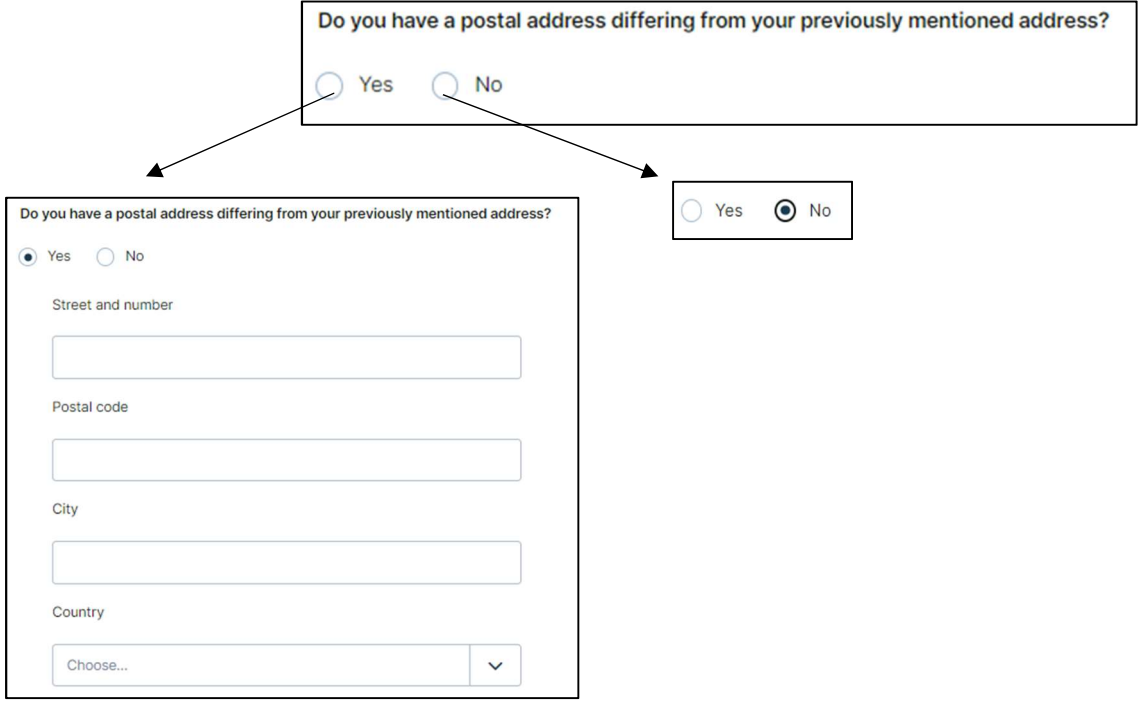
## Investment Experience

Unlike investment knowledge in the previous question, this is questions is about practical experience in relation to investments made. 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 are then asked.



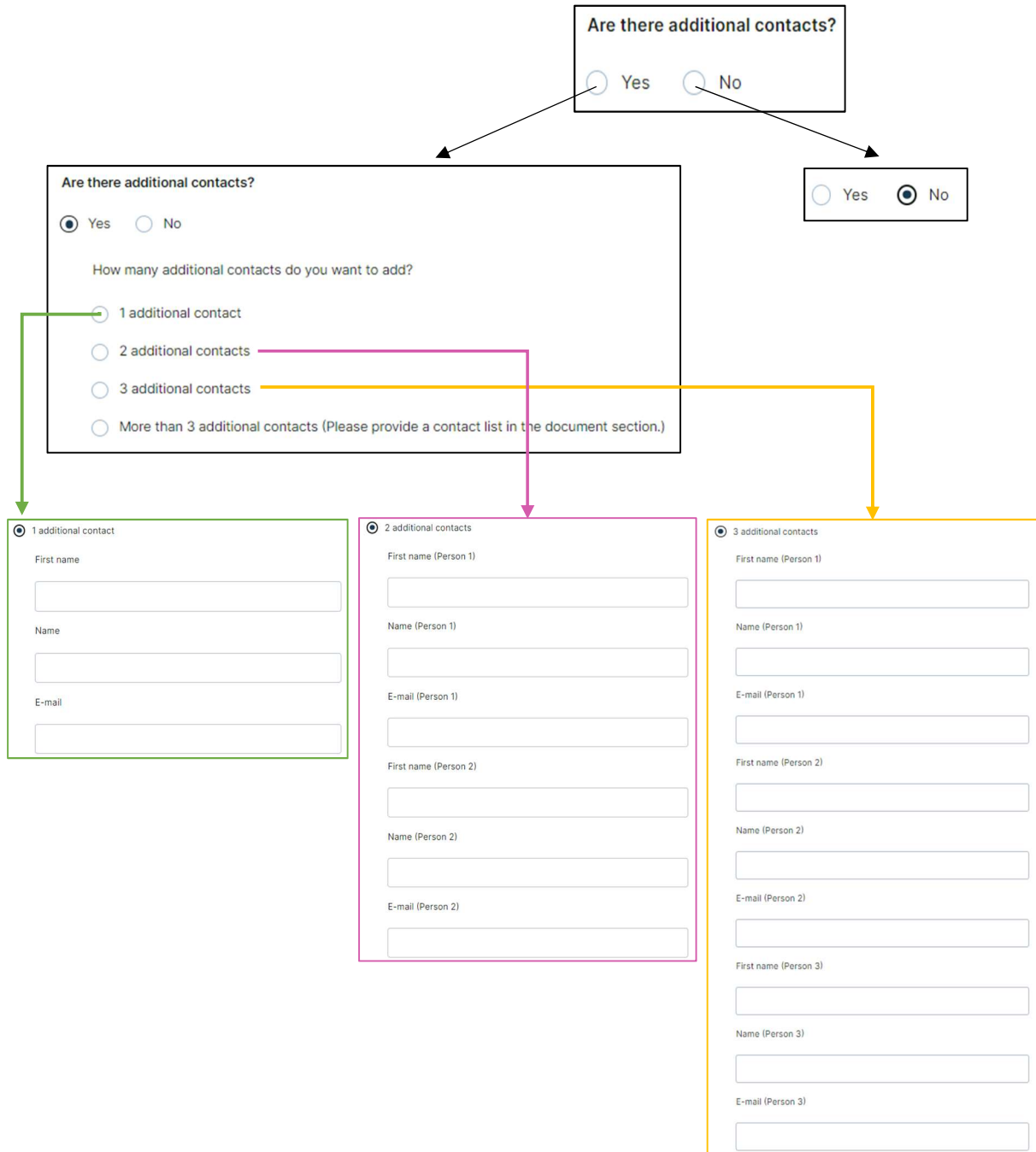
# Mailing Address

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.



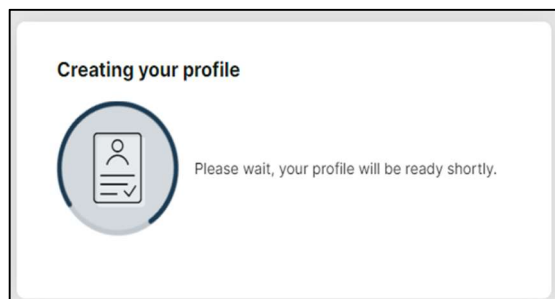
## Additional Contacts

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" and 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.

- Identity
- Dossier
- Client details
- Form

Please review your information. After reviewing you can scroll down and click **Confirm** to complete your profile.

1 of 13

**HAUCK  
ALPHÄUSER  
ALTERNATIVE  
INVESTMENT SERVICES**

John Doe  
Individual Demo-EN - KYC0000394  
10/26/2023

### Profile

This document contains the profile for:

Service	Know Your Customer
Dossier name	Individual Demo-EN
Dossier number	KYC0000394
Dossier holder name	John Doe
Dossier holder type	Individual
Service provider	Hauck & Aufhäuser
Date profile	10/26/2023

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