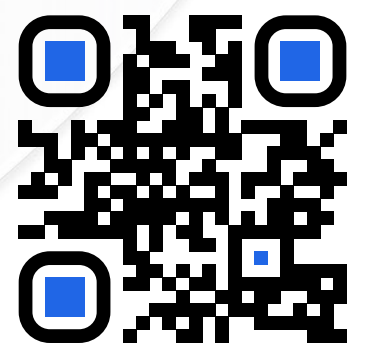




ONBOARDING REQUIREMENTS CHECKLIST



Gemba App

www.ge.mba



Gemba Finance Ltd.
Level 39, 1 Canada Square, Canary Wharf, London, E14 5AB, UK

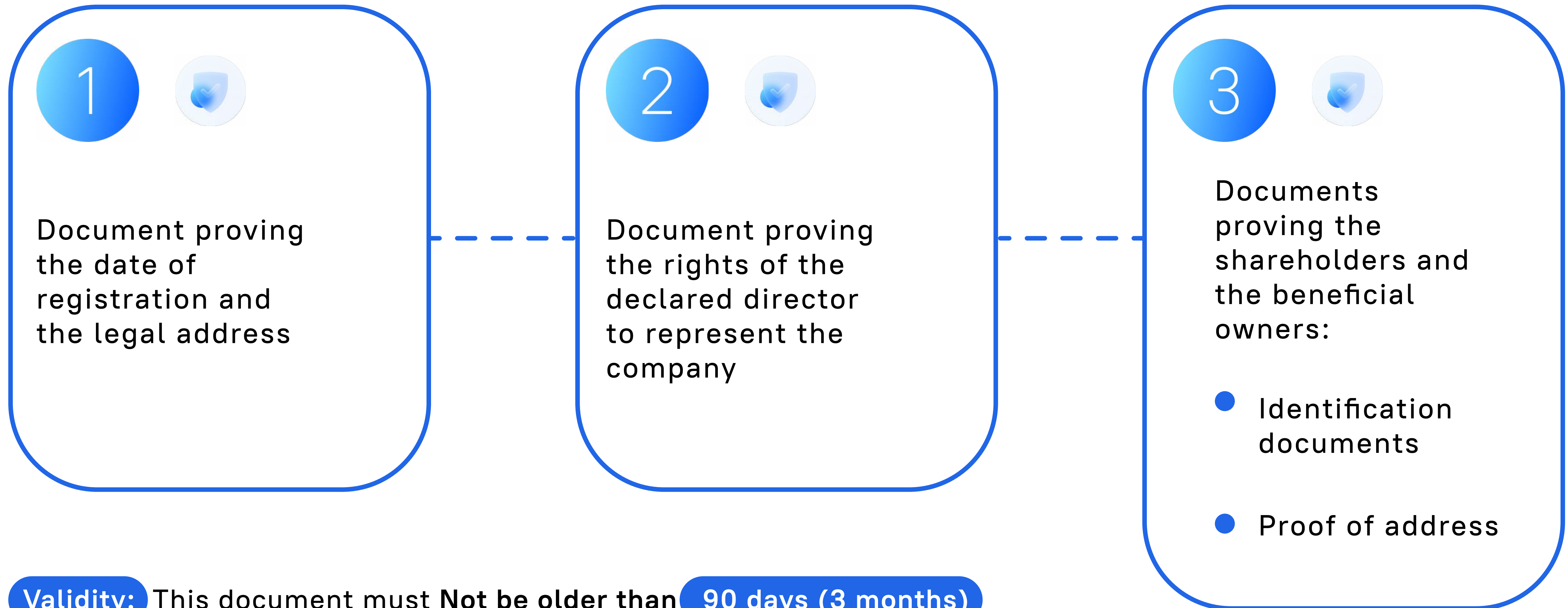
Onboarding requirements: Checklist



In order to seamlessly onboard Gemba Finance LTD., please refer to the requirements listed below which will help you get onboarded efficiently.

Note! We Cannot accept edited (In any graphic editor software) versions of original PDFs or photographs of the required documents (utility bills, etc.) under any circumstances.

Documents Required



Validity: This document must **Not be older than 90 days (3 months)**

Format: A PDF printout from the company's register. Any language without translation

Identification documents



1

Persons representing the company (those actually using the accounts with Gemba) must undergo full identification via Gemba's onboarding portal: <https://go.ge.mba/personal> (including the liveness checks)

2

Document proving the rights of the declared director to represent the company

3

Beneficial owners (those private individuals who directly or indirectly own more than 25% of the shares)

Must submit a photograph of their identification documents



Do NOT edit original document photo!

No Scanner

Photo by phone



Format: Only unedited photographs will be accepted (scanned documents will not).

Documents Required



No Photoshop



No Scanner



Photo by phone



Original PDF



Validity: This document must **Not be older than 90 days (3 months)**

Format: A PDF printout from the company's register.
Any language without translation



Document proving the date of registration and the legal address



This can include an excerpt from the respective country's companies register

(it can be in the original language of the companies register's country, but some languages may still not be accepted).

Validity: This document must **Not be older than 90 days (3 months)**

Format: A PDF printout from the company's register.
Any language without translation



Proof of address



A proof of address document
Can be either a home utility bill or a bank statement with
the address indicated.

NOTE! Revolut/Wise account statements are **Not accepted!**

HSBC

UK

Contact tel 03457 404 404
see reverse for call times
Text phone 03457 125 563
used by deaf or speech impaired customers
[www.hsbc.co.uk](#)

Your Statement

Mr John Doe
20 Sherwood St,
London W1F 7ED

Account Summary

Opening Balance	0.57
Payments In	9,820.00
Payments Out	9,803.54
Closing Balance	17.03

15 October to 14 November 2020

Account Name
Mr John Doe

International Bank Account Number
ABCDHBUK0000001234567894
Branch Identifier Code
JUBKGB1234567890
Sort code
40-40-40

Your Bank Account Details

Date	Payment type and details		
14 Oct 20	BALANCE BROUGHT FORWARD		
15 Oct 20	GBCLONLTD		
	construction		
	BP C Florea		
	For help		
	Victor Popa		
	BP For my		
16 Oct 20	BP V Diminet		
	For help		
	BP V Birca		
	Fie felp		
	G Grajdean		
	BP For help	1,000.00	
21 Oct 20	BP C Florea	300.00	
	For rent		
	BP Victor Popa		
	For my	265.00	2,000.57
Oct 20	BP D CHITAN		
	Gift	560.00	1,440.57
Oct 20	BP Victor Spinei		
	For help	360.00	
	BP Victor Popa		
	For my	500.00	
	BP Victor Spinei		
	For help	60.00	
	CR VICTOR POPA		
	for my	70.00	590.57
	BALANCE CARRIED FORWARD		590.57

127 High Street Hove Brighton BN1 1AB

PDF Bank statement

Energy website: 70,110,000,000,000,000,000

British Gas

John Doe, and Room
840 Fulham Road
London
SW5 6HK

Hello, here's your energy statement

Covering: 1 Jan 2022 to 30 Jun 2022
Statement date: 1 Aug 2022
Customer number: 0000001230

Your previous balance on 11 Jan 2022	£39.03 CR
Total new usage (including VAT)	£45.55
Your VAT credit	£56.04 CR
Your new balance on 30 Jun 2022	£28.54 CR

We're sorry to see you go. You have nothing to pay.

Your account in detail

View your account on 30 Jun 2022

£39.03 CR

14 Jan 2022

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MR. JOHN DOE
20 Sherwood St,
London
W1F 7ED

Your accounts at a glance

▶ Your balances on 16 Mar 2018

To get your most up to date balances or find out about other accounts you have that aren't listed here, log on to online banking (if you're registered), call us on 0800 111 777*, or come into a branch.



BankStatements.net

Premier Banking



Your statement

Mr. John Doe
16 Mar 2018

Everyday banking

	Premier Bank Account	£4,853.72
Mr. John Doe Sort code 20-24-64 Account no 123456780		
	Barclays Bank Account	£0.00
Mr. John Doe Sort code 20-24-64 Account no 123456780		

Savings

	Instant Cash ISA Issue 1	£993.14
Mr. John Doe Sort code 20-45-88 Account no 123456780		
	Everyday Saver	£63.69
Mr. John Doe Sort code 20-45-88 Account no 123456780		

This is the end of your account summary.

We're here

Call 0800 111 777* [Click](#) [barclays.co.uk/premier](#) [Come in](#)
to branch

*We may monitor all record calls for quality, security, and training.

PDF Bank statement

Revolut

Mr. John Doe
20 Sherwood St,
London W3F 7ED

USD Statement
Date: Mar 1, 2023 - Mar 23, 2023

Report Lost Stolen Card:
+1 844 744 3552

Account Summary

Total Balance as of Mar 23, 2023: \$120.00

Card Payments	\$0.00
Money sent	\$0.00
Top Up	\$0.00
Top Up	\$120.00
ATM Withdrawals	\$0.00
Exchange In	
Exchange Out	\$0.00
Revolut Fees	\$0.00

Revolut statement

Validity: This document must **Not be older than 90 days (3 months)**

Format: For example, a PDF format bill as received from the service provider, or an unedited photograph of the document

Any language without translation

Document proving the rights of the declared director to represent the company



Certificate of Incumbency

We, name of issuing institution, registered name of registered Tmall merchant("the Company"), an company registered and existing under laws of country/jurisdiction of registered Tmall merchant, do here by certify that :

1. The Company was incorporated in address, country/jurisdiction and date of registered Tmall merchant with registered number registered number.

2. The directors, shareholders and officers of the Company are:

Directors: name A
 Name B
 Name C

Shareholders:	name D	shares	percentage
	Name E	shares	percentage
	Name F	shares	percentage

3. Insofar as is evidenced by documents filed at the Registered Office, there are no action has been taken to wind-up the Company or to appoint a receiver or manager.

Dated this issuing date

_____(Signature)_____
_____(Position)_____
_____(name of issuing company)_____
_____(Stamp, if applicable)_____

This can include an excerpt from the respective country's register

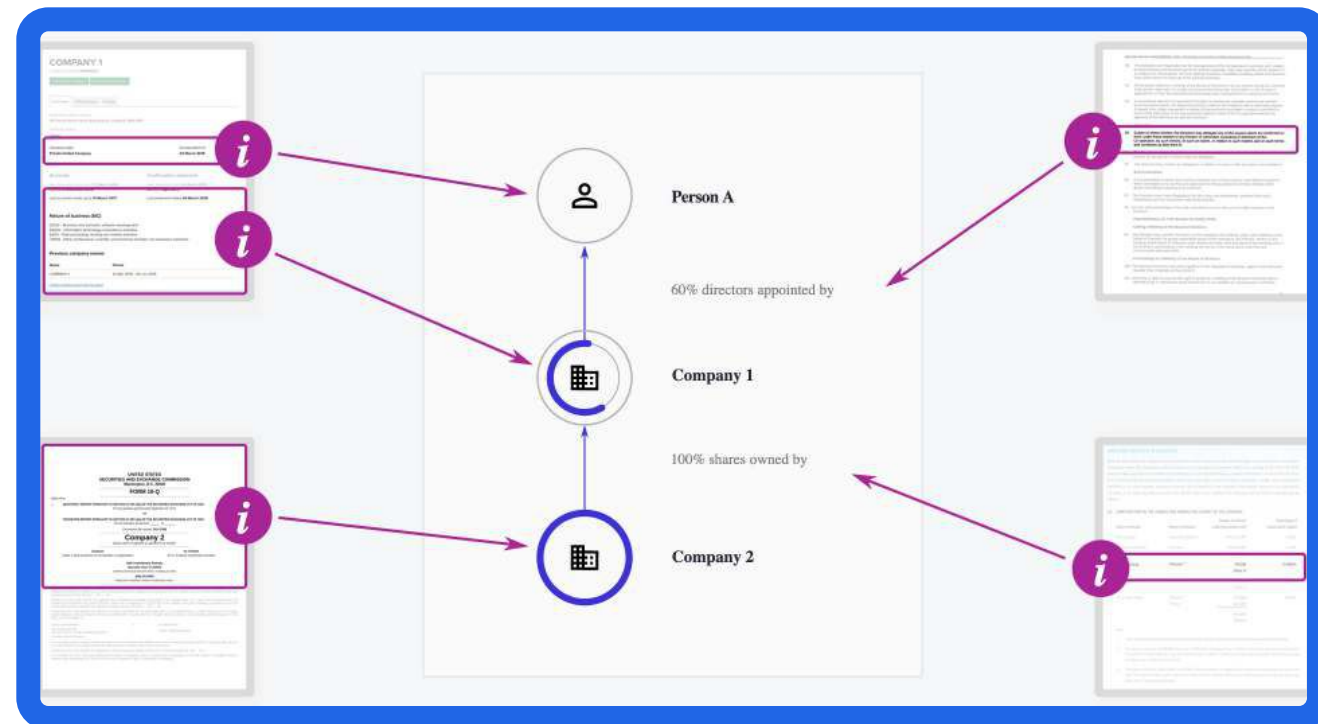
(it can be in the original language of the company register's country, but some languages may still not be accepted).

Validity: This document must **Not be older than 90 days (3 months)**

Format: A **PDF printout** from the company's register.
Any language without translation



Documents proving the shareholders and the beneficial owners



1

Simple ownership structure

If private individuals own the company directly, then an excerpt from the respective country's companies register can be used.

2

Complex ownership structure

If the company's shareholders are companies, then the company register's excerpts showing the private individuals owning the company must be uploaded.

NOTE!

If there are several levels of companies owning the client (i.e. the company that onboards Gemba), then the company register's excerpts (from the respective countries) must be uploaded until the private individuals owning the client are revealed. If the ownership is organized via a nominee shareholder, then the declaration of trust is to be provided.

Validity: This document must **Not be older than 90 days (3 months)**

Format: A **PDF printout** from the company's register.
Any language without translation

Declaration Form for "Beneficial Owner" (To be filled by the customer)

As per bank's Customer Acceptance Policy (CAP), branches should undertake reasonable measures to identify the beneficial owner(s) and verify their identity in a manner so that branch is satisfied that it knows who the beneficial owner(s) is/are.

Vide RBI/214-15/131 DBOD, AML BC. No. 26/14.01.001/2014-15 dated July 17, 2014. RBI has issued procedure for Identification of Beneficial Ownership, as advised by Government of India. The procedure of identification as advised by Government of India is as under:

Sr. No.	Constitution	Beneficial Owner
1.	Where the client is a company,	The natural person(s), who, whether acting alone or together, or through one or more juridical person, has a controlling ownership interest of or entitlement to more than twenty-five percent of shares or capital or profits of the company; or who exercises the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements.
2.	Where the client is a partnership firm,	The natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership or entitlement to more than fifteen percent of capital or profits of the partnership;
3.	Where the client is an unincorporated association or body of individuals,	The natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than fifteen percent of the property or capital or profits of such association or body of individuals;
4.	Where no natural person is identified under (1) or (2) or (3) above,	The relevant natural person who holds the position of senior managing official.
5.	Where the client is a trust,	The author of the trust, the trustee, the beneficiaries with fifteen percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership;

Note: Where the client or the owner of the controlling interest is a company listed on a stock exchange, or is a subsidiary of such a company, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such companies.

Details of "Beneficial Owner":

Sr. No.	Name of Beneficial Owner	Designation	Address	Identification proof			Address Proof			
				Document Type	Issue Date	Expiry Date	Document Type	Issue Date	Expiry Date	

Date: _____
Place: _____

(Signature of the Authorized Signatory)
Name: _____
Account No.: _____



Shell companies



Are usually offshore and offshore-equivalent companies.

The indicators of such companies are the following:

- 1 **No connection** to an actual economic activity, or the operation of the company generates a minor economic value or no economic value at all (for example, a trading intermediary).
- 2 Laws of the country where the company is registered **Do not have an obligation** to prepare and submit the company's financial statements (including annual financial statements) for its activities to the supervisory authorities of the relevant country.

NOTE! Both indicators - (a) and (b) must be present to qualify as not meeting Gemba's standards.

Intermediary companies

May be companies from any jurisdiction since the main indicator is acting on behalf of third persons (for example, accepting funds from the end buyer in order to transfer them further to the manufacturer of goods).





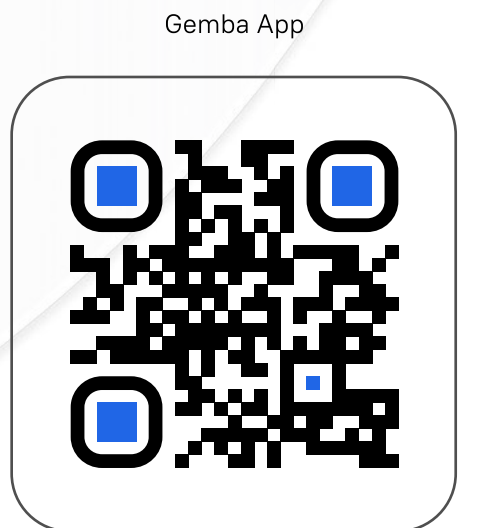
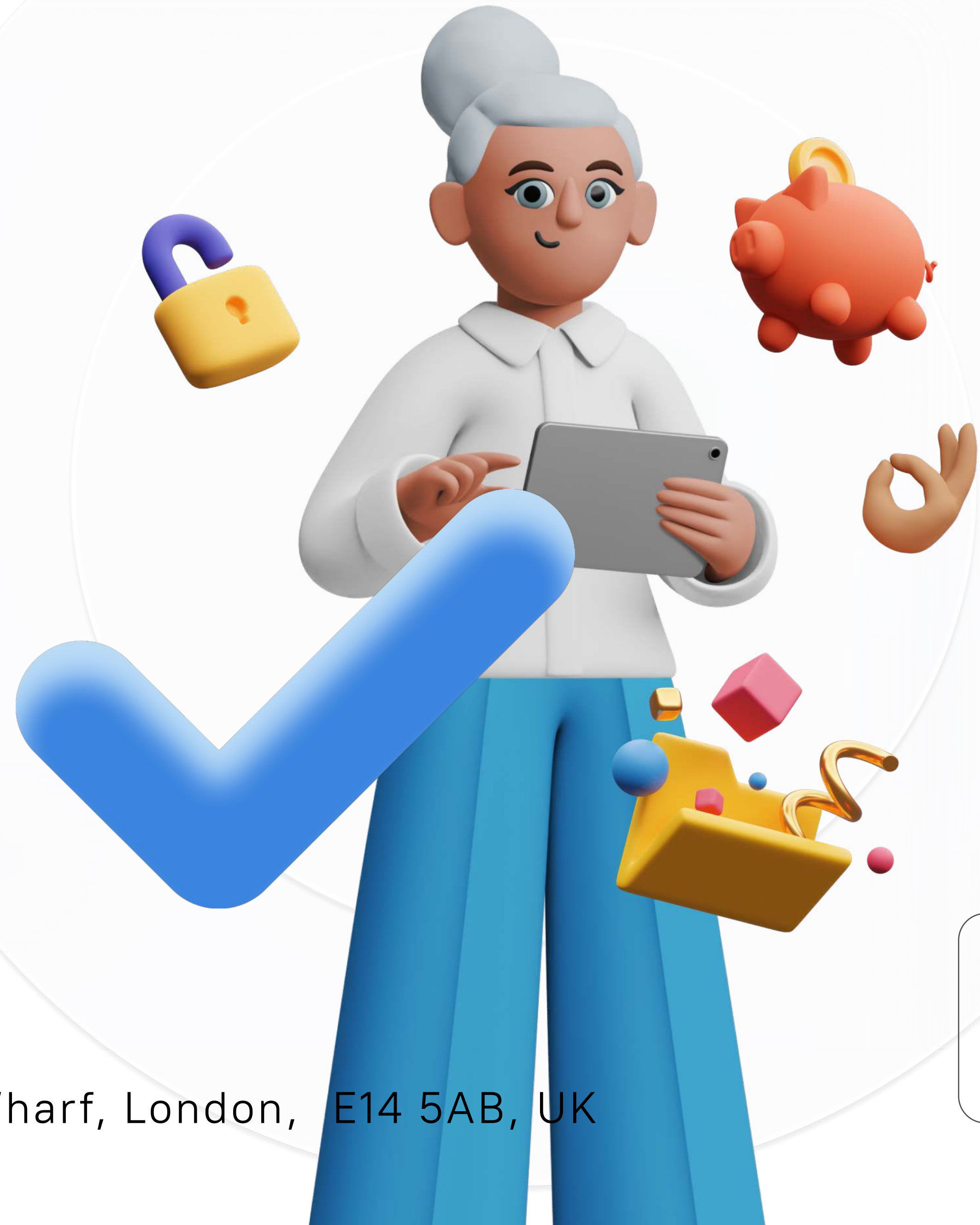
Thank you!

Contact us!

Web: www.ge.mba

Email: support@ge.mba

Office: Level 39, 1 Canada Square, Canary Wharf, London, E14 5AB, UK



Gemba App

www.ge.mba