FORM DD-KYC

Borrower Due Diligence Agreement

CONSOLIDATED
INVESTMENT CAPITAL

Loan Due Diligence, KYC & Consent Form

For borrowers, project sponsors and corporate applicants.
Use this form for preliminary review and verification consent.

CICL reference no. / case ID	
Date issued / received	
Applicant / company name	

Purpose. This form is used by Consolidated Investment Capital to collect preliminary information for loan, investment capital and project funding requests. It also records customer due diligence, KYC/KYB information, borrower declarations and consent for verification checks.

Important. Completion of this form does not guarantee approval, does not create a commitment to lend, and is not a regulated credit agreement or investment contract. Any facility remains subject to appraisal, identity verification, AML/KYC checks, risk assessment, affordability review, legal documentation, security review, contract and final approval.

For applicants

Complete all applicable fields, attach supporting documents, and ensure all information is accurate, complete and not misleading. If acting for a company, confirm you have authority to submit this form.

For advisers / introducers

Where submitted by an intermediary, the applicant must still sign the declarations and consent. Introducer details and conflict disclosures should be included where relevant.

Applicant acknowledgements before completion

- ☐ I/we understand that false, inaccurate or incomplete information may delay or stop the application.
- ☐ I/we understand that due diligence, KYC/KYB, AML, sanctions and risk checks may be required.
- ☐ I/we understand that no approval, return, timeline or funding outcome is guaranteed.
- ☐ I/we understand that independent legal, tax, financial or professional advice may be required.

SECTION A

Applicant and Contact Information

A1. Applicant type

- ☐ Individual borrower
- ☐ Company / corporate borrower
- ☐ Project sponsor / SPV
- ☐ Trust / foundation
- ☐ Other

A2. Primary applicant details

Full legal name / registered business name

Trading name, if different

Date of birth / incorporation date

Company registration number, if applicable

Nationality / jurisdiction of incorporation

Tax ID / UTR / VAT number, if applicable

Phone / WhatsApp

Email address

A3. Address details

Registered office / residential address

Operating / correspondence address, if different

A4. Authorised contact / representative

Name of authorised contact

Role / title

Authorised contact email

Authorised contact phone

SECTION B

Loan or Funding Request

B1. Type of request

- ☐ Business loan
- ☐ Private loan
- ☐ Investment capital
- ☐ Project funding
- ☐ Trade finance
- ☐ Real estate / development
- ☐ Cash / ATM / vault service
- ☐ Refinance / restructuring

B2. Amount, currency and purpose

Amount requested	Currency (GBP, USD or EUR)	Proposed term / tenor

Purpose and use of funds

Repayment source / exit strategy / source of return

Collateral / security offered, if any

B3. Project or business profile

Sector / industry	Project / business location

Stage (start-up, trading, documents ready, etc.)	Required timeline / deadline

Brief transaction summary

SECTION C

KYC, KYB and Ownership Information

C1. Identity verification

ID document type (passport, licence, national ID)

ID document number

Issuing country

Expiry date

Proof of address type

Proof of address date

KYC/KYB note

Customer due diligence may require verification of identity, address, company registration, ownership and control, source of funds, source of wealth, sanctions exposure and politically exposed person status. Additional information may be requested where risk indicators are present.

C2. Beneficial ownership and control

Name	Nationality	Ownership %	Role / control	PEP / sanctions notes

C3. Source of funds and source of wealth

Source of funds for this transaction / contribution

Source of wealth / capital origin, where applicable

☐ Applicant / UBO is a politically exposed person (PEP) or close associate ☐ No PEP connection declared

☐ Applicant / UBO has sanctions, adverse media or legal issues to disclose ☐ No sanctions/adverse media issues declared

SECTION D

Due Diligence Document Checklist

Tick each document supplied or mark as pending/not applicable. Consolidated Investment Capital may request additional documents depending on applicant type, country, sector, transaction risk, collateral and regulatory requirements.

D1. Identity and KYC documents

☐ Supplied	☐ Pending	☐ N/A	Certified passport / national ID / driving licence
☐ Supplied	☐ Pending	☐ N/A	Proof of residential address dated within the required period
☐ Supplied	☐ Pending	☐ N/A	Liveness / selfie / video verification, if requested
☐ Supplied	☐ Pending	☐ N/A	Tax identification / UTR / VAT evidence, if applicable

D2. Company / business documents

☐ Supplied	☐ Pending	☐ N/A	Certificate of incorporation / registration extract
☐ Supplied	☐ Pending	☐ N/A	Articles, memorandum, constitution or governing documents
☐ Supplied	☐ Pending	☐ N/A	Register of directors / authorised signatories
☐ Supplied	☐ Pending	☐ N/A	Shareholder register / ownership chart / UBO evidence
☐ Supplied	☐ Pending	☐ N/A	Latest audited accounts or management accounts
☐ Supplied	☐ Pending	☐ N/A	Bank statements for the latest available period

D3. Funding, project and collateral documents

☐ Supplied	☐ Pending	☐ N/A	Business plan / project summary / feasibility report
☐ Supplied	☐ Pending	☐ N/A	Budget, use-of-funds schedule and drawdown plan
☐ Supplied	☐ Pending	☐ N/A	Repayment plan, cash-flow forecast or exit strategy
☐ Supplied	☐ Pending	☐ N/A	Contracts, invoices, purchase orders or revenue evidence
☐ Supplied	☐ Pending	☐ N/A	Collateral/title/security documents and valuation evidence
☐ Supplied	☐ Pending	☐ N/A	Permits, licences, approvals or sector-specific documents

Additional notes / documents to follow

SECTION E

Due Diligence Agreement and Consents

E1. Applicant declarations

Accuracy. I/we confirm that the information provided in this form and all supporting documents is true, accurate, complete and not misleading to the best of my/our knowledge.

Authority. Where signing for a company, project sponsor, partnership, trust or other entity, I/we confirm that I/we are authorised to submit this application and provide the information requested.

Due diligence. I/we authorise Consolidated Investment Capital and its professional advisers, service providers, verification partners, financial institutions, credit reference agencies or relevant counterparties to carry out identity, KYC/KYB, AML, sanctions, PEP, adverse media, credit, affordability, document, collateral and transaction checks where lawful and necessary.

No commitment. I/we understand that this form is part of a preliminary review and does not guarantee funding, investment, approval, interest rate, return, drawdown date or contractual terms.

Documents. I/we agree to provide further information or documents where reasonably requested and understand that failure to provide them may delay or end the review.

E2. Data protection and communication consent

I/we consent to Consolidated Investment Capital using the information submitted for enquiry review, due diligence, KYC/KYB, risk assessment, compliance, fraud prevention, communication, record keeping and transaction administration. Personal data should be handled securely and retained only as required for business, legal, regulatory, compliance and record-keeping purposes.

- ☐ I/we consent to email communication about this application.
- ☐ I/we consent to phone/WhatsApp follow-up.
- ☐ I/we consent to due diligence, KYC/KYB, AML, sanctions, PEP and verification checks.

E3. Risk and suitability acknowledgements

- ☐ I/we understand this form is not personal financial, tax, legal or investment advice.
- ☐ I/we will obtain independent professional advice where required.
- ☐ I/we understand fees, charges, security, interest, repayment and other terms must be set out in separate documents if the request proceeds.
- ☐ I/we understand services may be subject to applicable permissions, eligibility, law and regulatory requirements.

SECTION F

Signature, Submission and Office Review

F1. Applicant signature

By signing below, the applicant confirms the declarations and consents in this form and requests that Consolidated Investment Capital conduct a preliminary review of the request.

Signatory full name

Title / capacity

Signature (typed or digital)

Date

Witness name, if required

Witness signature / date

F2. Submission checklist

- ☐ Completed and signed form
- ☐ ID and address documents
- ☐ Company or project documents
- ☐ Financial / bank statements
- ☐ Security or collateral documents
- ☐ Business/project plan and use of funds

F3. For Consolidated Investment Capital use only

Assigned reviewer

Date received

Review item	Status	Notes
KYC complete		
KYB / ownership		
AML / sanctions		
Credit / affordability		
Security / collateral		
Decision summary		

NOTICE

Responsible Lending and Privacy Notice

Important customer notice

Preliminary review only. This form supports an initial review and due diligence process. It is not a final application approval, loan agreement, investment memorandum, commitment letter, term sheet or regulated credit agreement.

Separate terms required. Any approved loan, investment, project funding, cash management, ATM management or vault/security arrangement must be documented separately and signed by all required parties.

Verification and prevention of financial crime. Consolidated Investment Capital may be required to identify and verify customers, beneficial owners and authorised representatives, understand the purpose and intended nature of a business relationship, and evaluate financial crime risks before proceeding.

Enhanced due diligence. Additional enquiries may be required for higher-risk transactions, overseas applicants, complex ownership structures, PEPs, large cash activity, unusual source-of-funds profiles, sanctions concerns, high-risk sectors or adverse media.

Confidentiality. Documents should be transmitted through secure channels where possible. Applicants should avoid sending unnecessary sensitive information and should notify the company immediately if information changes.

Website availability

This fillable PDF may be placed on the Apply Now page of consolidatedinvestmentcapital.co.uk so borrowers/customers can open it online, complete it in a compatible PDF viewer and download or submit the completed form with supporting documents.

Contact and registered office

Consolidated Investment Capital | Company No. 17403164

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