



HARD ASSETS & GEMSTONES

KYC HELP, GUIDELINES & SAMPLES

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1

KYC DOCUMENTATION

- ALL DOCUMENTS DETAILED BELOW (**SEE SAMPLES**) ARE REQUIRED TO BE INSERTED INTO THE KYC
- EACH PAGE OF THE KYC HAS TO BE INITIALLED BY THE APPLICANT IN **WET BLUE INK**
- EACH SECTION OF THE KYC HAS TO BE SIGNED BY THE APPLICANT WITH **WET BLUE INK** (NO DIGITAL COPY & PASTE SIGNATURE ALLOWED - CRIB SHEET PROVIDED)
- ALL FIELDS ARE TO BE FILLED. IF THE FIELD IS NOT RELEVANT, **WRITE N/A**. NO BLANK SPACES ARE ALLOWABLE.
- **NO RESIDUAL OR MADE-UP TRANSACTION CODES (LEAVE BLANK)**

2 PROVENANCE LETTER

• AN 'ORIGIN OF ASSET(S)' COMPLETE DESCRIPTIVE STATEMENT IS REQUIRED, INCORPORATING THE SEQUENCE OF EVENTS OF HOW AND WHEN THE ASSET WAS OBTAINED, IN ADDITION TO THE PROVENANCE OF THE ASSET(S) IS REQUIRED.

FOR EXAMPLE, "INHERITED OR GIFTED" WILL NOT SUFFICE

5 SAFE KEEPING RECEIPT (SKR)

- THE SKR IS REQUIRED TO HAVE A MINIMUM OF 6 MONTHS VALIDITY AT THE DATE OF SUBMISSION TO THE PLATFORM

7 CORPORATE RESOLUTION

- A LETTER FROM THE COMPANY APPOINTING THE PRINCIPAL TO BE THE AUTHORISED PERSON TO REPRESENT THE COMPANY FOR THE PURPOSES OF THIS TRANSACTION.

3

PROOF OF LIFE

- IMAGE OF PERSON HOLDING THE CURRENT DAYS NEWSPAPER & PASSPORT.
- **NEWSPAPER DATE TO BE RINGED WITH RED INK (IMPORTANT)**
- **IMAGE NEEDS TO BE OF HIGH RESOLUTION SO IF THE PLATFORM REQUIRES TO ZOOM INTO THE DATE THEY CAN CLEARLY IDENTIFY IT.**
- **POL IMAGE NEEDS TO BE WITHIN 72 HOURS OF THE SUBMISSION (IMPORTANT TO MAKE PROVISION FOR WEEKENDS & BANK HOLIDAYS AS THESE ARE CLASSED AS NON WORKING DAYS)**

1

CORPORATE KYC

- **TO BE SIGNED WITH WET BLUE INK (NO CUT & PASTE DIGITAL SIGNATURES ARE PERMISSABLE)**
- THE KYC REQUIRES TO BE SIGNED & DATED WITHIN 72 HOURS OF THE SUBMISSION TO THE PLATFORM (**IMPORTANT TO MAKE PROVISION WEEKENDS & BANK HOLIDAYS AS THESE ARE CLASSED AS NON WORKING DAYS**)

8

ASSET VALUATION REPORT

- THE REPORT PROVIDED BY A BONEFIDE SPECIALIST WHICH IDENTIFIES THE SPECIFICATION OF THE ASSET AND PROVIDES A JUSTIFIABLE VALUATION OF THE ASSET BASED ON CURRENT (AT THAT TIME) MARKET CONDITIONS.

4

PASSPORT

- SHOWING PICTURE & SIGNATURE PAGE



SAMPLE PASSPORT – 140% OF ORIGINAL SIZE

6

CERTIFICATE OF INCORPORATION

- TO INCLUDE THE COMPANIES CERTIFICATE OF INCORPORATION PROVIDED BY THE GOVERNING BODY OF THE RESPECTIVE JURISDICTION (OR STATE).

9

ATTORNEYS LETTER OF ATTESTATION

- A LETTER FROM YOUR APPOINTED ATTORNEY, AGREEING TO REPRESENT YOU FOR THIS TRANSACTION AND TO ATTEST THE CONFIRMATION OF THE EXISTENCE OF THE ASSET, BEING LOCATED AT THE SECURITY PROVISION, UNDER YOUR SKR.

SAMPLE HEADER & DESCRIPTORS

Investor Code: (LEAVE BLANK)

UNIVERSAL GEMS LLC

1234 HILL STREET, WEST BOULEVARD, NEW YORK 2345 USA
EMAIL: johndoe@universallgems.com PHONE: +1 306 234 3456

DOCUMENTATION ENCLOSED

CORPORATION

Date: **March 4, 2023**
To: HARD ASSETS, Program Manager
Re: ASSET DESCRIPTION

Transaction code: (LEAVE BLANK)

SAMPLE INITIALS

- COPY OF BANKER'S BUSINESS CARD
- PASSPORT(S)
- PROOF OF FUNDS
- PROOF OF LIFE
- BCL
- RWA

WET BLUE INK ONLY
NO DIGITAL CUT & PASTE INITIALS ALLOWED
(EACH PAGE REQUIRES TO BE INITIALED)

Initials:

JD

Page 1 of 31

Date: 4 March 2023

SAMPLE AML-KYC _ CORPORATIONS_DP01.doc

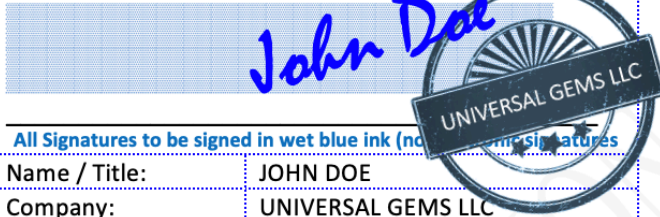
SAMPLE SIGNATURE

documents. I further agree that in all cases where plural might apply where singular tense is used it is so applied.

I, **JOHN DOE**, hereby swear under penalty of perjury, that the information provided herein is accurate and true as of this date: **March 4, 2023**

For and on behalf of **(NAME OF COMPANY)**

SEAL OF COMPANY



All Signatures to be signed in wet blue ink (no digital signatures)

Name / Title:	JOHN DOE
Company:	UNIVERSAL GEMS LLC
Passport Number:	1234583
Date of Issue:	1 ST MARCH 2022
Date of Expiry:	1 ST MARCH 2032
Country of Issuance:	USA

WET BLUE INK ONLY

NO DIGITAL CUT & PASTE SIGNATURES ALLOWED

(EACH SECTION REQUIRES TO BE INITIALLED)

WET BLUE INK ONLY

NO DIGITAL CUT & PASTE INITIALS ALLOWED

(EACH PAGE REQUIRES TO BE INITIALLED)

Initials:

JD

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Date: **4 March 2023**

SAMPLE AML-KYC _ CORPORATIONS_DP01.doc

SAMPLE INFORMATION

Corporate Information

Full Name of Corporation:	UNIVERSAL GEMS LLC
Date of Incorporation:	2 ND JANUARY 2007
Incorporated in (City/State/Country):	NEW YORK
Registration Number:	12345
Board of Directors (Name & Title):	JOHN DOE - CEO
Officers (Name & Title):	BETTY GABLE – SECRETARY DAVID SMITH - COO JULIUS BEAR – CFO ANITA RODDICK - CMO
Shareholders (List all shareholders owning more than 5 % of all outstanding shares of Corporation):	JOHN DOE – 65% BETTY GABLE – 10% DAVID SMITH – 5% JULIUS BEAR – 10% ANITA RODDICK – 10%

Location of Address: Registered Address (Corporation)

Full Name of Corporation:	UNIVERSAL GEMS LLC
Street Address:	1234 HILL STREET
City:	NEW YORK
State:	NEW YORK
Country:	USA
Postal Code:	2345

Location of Address: Mailing Address (Corporation)

Full Name of Corporation:	AS ABOVE
Street Address:	AS ABOVE
City:	AS ABOVE
State:	AS ABOVE
Country:	AS ABOVE
Postal Code:	AS ABOVE

NO BLANKS ALLOWABLE

Contact Information (Corporation)

Telephone Number:	+1 306 234 3456
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Initials:

JD


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Date: 4 March 2023

AMPLE AML-KYC _ CORPORATIONS_DP01.doc

SAMPLE INFORMATION

Location of Address: Mailing Address (Corporation)

Full Name of Corporation:	AS ABOVE	 NO BLANKS ALLOWABLE
Street Address:	AS ABOVE	
City:	AS ABOVE	
State:	AS ABOVE	
Country:	AS ABOVE	
Postal Code:	AS ABOVE	



Contact Information (Corporation)

Telephone Number:	+1 306 234 3456
-------------------	-----------------

Initials:

JD

Page 6 of 32

Date: 4 March 2023

SAMPLE AML-KYC _ CORPORATIONS_DP01.doc

Investor Code: **(LEAVE BLANK)**

UNIVERSAL GEMS LLC

1234 HILL STREET, WEST BOULEVARD, NEW YORK 2345 USA
EMAIL: johndoe@universalgems.com PHONE: +1 306 234 3456

Fax Number:	N/A	 N/A WHERE INFORMATION IS NOT RELEVANT OR AVAILABLE
Mobile Number:	+1 234 234 2345	
Email Address:	johndoe@universalgems.com	
Skype ID:	N/A	

2 PROVENANCE LETTER

Provenance is the ownership record of an object and or assets in your possession. In the commercial world, the provenance of an asset is used as a guide to the authenticity and ownership of an asset or product.

The provenance letter to be provided for the platforms evaluation of your application should include (but not be limited to) the following:

- details of the assets title
- transportation receipts
- information about its specification
- previous owners
- invoices
- payments
- proof of ownership
- probate details
- wills

The objective of the Provenance letter is to enable the platform to be able to ascertain beyond reasonable doubt that you have come into possession of the asset through legal means and to be able establish that the asset has not been obtained illegally.

3 SAMPLE PROOF OF LIFE

Provide a high-resolution photograph/image as the platform requires to be able establish the date (may need to zoom in) that the POL image was taken.

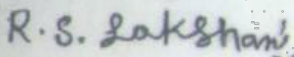
**CURRENT DATE
CIRCLED WITH
RED LINE**

**FACE OF THE
OWNER/SELLER**



**(BOND / CURRENCY / BOX / SKR) +
NEWSPAPER WITH CLEAR LEGIBLE DATE
(HIGH RESOLUTION IMAGE REQUIRED)**

4



5

SAMPLE SAFE KEEPING RECEIPT

FERRARI LOGISTICS MIDDLE EAST FZE

Dubai Airport Free Zone
Unit F08
P.O. Box 371704
Dubai - United Arab Emirates
Tel. +971 42951089

**SAFE KEEPING RECEIPT (SKR)**

(VALID ONLY IN ORIGINAL)

SKR No.: Universal/2022 - 07

SKR Issuing Officer: Noreen Ial

SKR Issuance Date: 20 April 2022

SKR Expiry Date: 19 April 2023

We Ferrari Logistics Middle East FZE, as addressed above, acknowledge receipt of the below for safe deposit ("Safe Deposit Contents") with the following information provided by the Account Owner:

DESCRIPTION:	
	4 Rough Ruby Stones with mother rock, Natural Corundum, referring to:
1.	Rough Ruby 7017,90 g, Gemological report of Dubai Central Laboratory # MTR 000432, from November 5, 2018, Appraisal report # 399889336, from November 07, 2018, of GEMSEXPERTISE LABORATORY, ANTWERP, BELGIUM.
2.	Rough Ruby 7263,50 g, Gemological report of Dubai Central Laboratory # MTR 000433, from November 5, 2018, Appraisal report # 399889337, from November 07, 2018, of GEMSEXPERTISE LABORATORY, ANTWERP, BELGIUM.
3.	Rough Ruby 5953,30 g, Gemological report of Dubai Central Laboratory # MTR 000434, from November 5, 2018, Appraisal report # 399889338, from November 07, 2018, of GEMSEXPERTISE LABORATORY, ANTWERP, BELGIUM.
4.	Rough Ruby 6405,50 g, Gemological report of Dubai Central Laboratory # MTR 000435, from November 5, 2018, Appraisal report # 399889339, from November 07, 2018, of GEMSEXPERTISE LABORATORY, ANTWERP, BELGIUM.

DEPOSITED BY:

Account Owner:	UNIVERSAL DIAMONDS DMCC , Director SERHII TIMOSHENKO	
Identification:	DIRECTOR Identity Card :	784-1973-1846065-2 UAE RESIDENT IDENTITY CARD
	COMPANY REGISTRATION:	License # DMCC-31386 Establishment Card: 2/6/178651 Date of Incorporation: 12/06/2008 Address: Unit No: AG-PF-159, AG Tower, Plot No: JLT-PH1-11A, Jumeirah Lakes Towers, Dubai, UAE
Phone No.:	+971585560466	

a brilliant delivery





**CERTIFICATE OF INCORPORATION
OF A
PRIVATE LIMITED COMPANY**

Company Number **XXXXXXXX**

The Registrar of Companies for England and Wales, hereby certifies that

EXAMPLE COMPANY NAME LTD

is this day incorporated under the Companies Act 2006 as a private company, that the company is limited by shares, and the situation of its registered office is in England and Wales

Given at Companies House, Cardiff, on **27th September 2022**



Companies House



THE OFFICIAL SEAL OF THE
REGISTRAR OF COMPANIES

The above information was communicated by electronic means and authenticated by the Registrar of Companies under section 1115 of the Companies Act 2006

7 SAMPLE ATTORNEYS LETTER OF ATTESTATION

SAMPLE ATTESTATION LETTER FROM THE ATTORNEY

JOE BLOGGS ATTORNEY IN LAW
JOE BLOGGS
ATTORNEY IN LAW
SUITE 101
IVORY TOWERS
AVANT STREET NORTH
NEW YORK 1222
USA

UNIVERSAL GEMS LLC
JOHN DOE
FINANCE DIRECTOR
12 FREDERICK STREET
MANHATTAN
NEW YORK
2034
USA

Tel: +1 234 456-7890
E-mail: joebloggs@joebloggs.com

Reference: joebloggs/0101
Date: 2nd March 2023

Dear Mr Doe

Reference: 50KG Rough Alexandrite SKR: 17387/2023

I confirm that I am the legal representative for UNIVERSAL GEMS LLC, represented by John Doe (USA Passport holder 12334567) regarding the transaction for the monetization & trade of the 50KG Rough Cut Alexandrite under SKR: 17387/2023.

Furthermore, I attest that I have contacted Mr Danilo Da Silva, manager of ABC Security House, regarding the asset owned by my client held under SKR: 17387/2023 for the 50KG Rough Alexandrite in their security facility, located at 123 Green Road, London W1 1AA, and they have confirmed that the 50KG Rough Alexandrite asset is in their possession.

Yours sincerely

Attorneys signature

Attorneys name: Joe Bloggs
Date: 3rd March 2023



Attorneys stamp etc...
Attorneys registration number

COPY OF JOE BLOGGS
ATTORNEYS BUSINESS CARD



NOTES:

ALL HIGHLIGHTED TEXT REQUIRES TO BE CHANGED & VALIDATED
It will be necessary to provide a set of letters for each package and
it will be necessary to insert these letters into each of the KYC's.

8 SAMPLE ASSET VALUATION REPORT



GIA

GEMOLOGICAL INSTITUTE OF AMERICA®

SAPPHIRE REPORT

New York Laboratory Headquarters
580 Fifth Avenue | New York, NY 10036-4794
T: 212-221-5858 | F: 212-575-3095

Carlsbad
5355 Armada Drive | Carlsbad, CA 92008-4699
T: 760-603-4500 | F: 760-603-1814
www.gia.edu

GIA REPORT 16944971

April 01, 2008

Weight 2.28 carat

Measurements 7.38 x 6.72 x 4.89 mm

Shape Cushion

Cutting Style: Crown Brilliant Cut

Cutting Style: Pavilion Step Cut

Transparency Transparent

Color Pink

CONCLUSION

Species NATURAL CORUNDUM

Variety NATURAL SAPPHIRE

TREATMENT

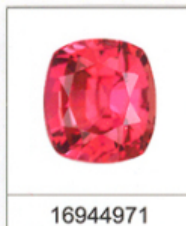
No indications of heating (NTE).

Comments:

A pre-existing inscription "NSC PA213" is present in the girdle.

MARKET VALUE \$17,200.00

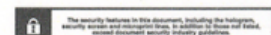
Image is Approximate



No Indications of Heating	Indications of Heating (no residue)	Indications of Heating with Residue in Fissures				
		TE1	TE2	TE3	TE4	TE5
NTE	TE	Minor Residue in Fissures		Moderate Residue in Fissures		Significant Residue in Fissures



This Report is not a guarantee, valuation or appraisal and contains only the characteristics of the diamond described herein after it has been graded, tested, examined and analyzed by the GIA Laboratory and/or has been inscribed using the techniques and equipment used by the GIA Laboratory at the time of the examination and/or inscription. Inscriptions reported in this document are not a guarantee, validation, or warranty of an article's quality, country of origin or source, or that the article will be identifiable by the inscription in the future (since inscriptions can be removed). GIA makes no representation concerning any trademark, word, or symbol which is inscribed by GIA or which is identified on this Report. The recipient of this Report may wish to consult a credentialed jeweler or gemologist about the information contained herein.



IMPORTANT LIMITATIONS ON BACK
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9 SAMPLE CORPORATE RESOLUTION

CORPORATE RESOLUTION

**NAME OF BUSINESS
ADDRESS OF BUSINESS
TELEPHONE NUMBER OF BUSINESS**

I, (Name), as president and secretary of (name of business) Inc., a corporation organized and existing under the laws of the State of _____ (the "Company"), DO HEREBY certify that the following is a true and correct copy of a resolution duly adopted at a meeting of the Board of Directors of the Company duly held and convened on _____, 200_, at which meeting a duly constituted quorum of the Board of Directors was present and acting throughout, and that such resolution has not been modified, rescinded or revoked, and is at present in full force and effect:

RESOLVED: That _____, President of _____, Inc., is empowered and authorized to execute and deliver contracts on behalf of the Company.

I hereby certify that I am the sole officer and director of _____, Inc.

IN WITNESS WHEREOF, the undersigned has affixed his/her signature this _____ day of _____, 200_.
The company has no corporate seal.

-or-

IN WITNESS WHEREOF, the undersigned has affixed his/her signature and the corporate seal of the Company this _____ day of _____, 200_.

(signature)
(Name)
(Title)