banks instruments

Compliance and Monetization Application

Applicant due diligence and transaction review form

Banks Instruments Limited | Hong Kong | Draft Template - Not for Execution

Registered office: Office A 8/F Wing Sing Commercial Centre 12-16 Wing Lok Street Sheung Wan, Hong Kong

Regulatory capacity: any regulated activity described in this template must be performed only under the verified licence or exemption [INSERT], or by the named licensed third-party provider [INSERT]. This template is not an offer, approval, commitment, bank instrument, or executed agreement.

Purpose and instructions

This application collects the information required to assess an applicant, beneficial owners, source of wealth and funds, the proposed instrument, the requested monetization structure, and the receiving-bank pathway. Submission does not create an obligation to accept, lease, purchase, monetize, fund, or arrange any transaction.

Complete every applicable field and attach legible supporting documents. Banks Instruments Limited may request enhanced due diligence, independent verification, translations, notarization, apostille, bank-to-bank authentication, or further information before any proposal is considered.

Applicant information

Field	Response
Applicant type	[Individual / Company / Other]
Full legal name	[INSERT]
Registration or ID number	[INSERT]
Jurisdiction and date of formation	[INSERT]
Registered and operating address	[INSERT]
Website and principal activity	[INSERT]
Authorized representative	[INSERT]
Email and telephone	[INSERT]

Ownership and control

Owner or controller	Nationality	Ownership	Role
[INSERT]	[INSERT]	[INSERT]	[INSERT]
[INSERT]	[INSERT]	[INSERT]	[INSERT]
[INSERT]	[INSERT]	[INSERT]	[INSERT]

Identify every ultimate beneficial owner with 25 percent or more ownership or control, and any person who otherwise exercises effective control. Provide a complete ownership chart where the applicant has more than one corporate layer.

Instrument and proposed transaction

Field	Response
Instrument or asset	[SBLC / BG / MTN / LTN / Bank Draft / SKR / Blocked Funds / Other]
Transaction	[Lease / Purchase / Monetization / Other]
Issuer and issuing jurisdiction	[INSERT]
Currency and face value	[INSERT]
Issue date, expiry or maturity	[INSERT]
Current owner or lawful holder	[INSERT]
Custodian or account bank	[INSERT]
Identifier or reference	[ISIN / CUSIP / instrument reference / other]
Encumbrances, pledges or restrictions	[INSERT or NONE]
Commercial purpose and use of proceeds	[INSERT]

Requested monetization structure

Option	Indicative website illustration	Applicant selection
Recourse	Up to approximately 80% LTV; approximately 2% annual interest; tenor up to 10 years, subject to	[ ]

	underwriting and definitive terms	
Non-recourse	Up to approximately 65% LTV; recovery generally limited to specified collateral, subject to exclusions and definitive terms	[ ]

The percentages, interest rate and tenor are modelling assumptions and maximum programme parameters only. They are not a quotation or commitment. The financing party determines eligibility, advance rate, pricing, repayment, conditions and availability after underwriting.

Delivery and authentication

Field	Response
Requested route	[SWIFT / Euroclear / Bloomberg / DTCC / Other]
Sending institution	[INSERT]
Receiving institution	[INSERT]
Institutional contact	[INSERT]
Receiving institution ready to authenticate	[YES / NO / PENDING]
Proposed message or settlement method	[INSERT]

Source of wealth and source of funds

Field	Response
Primary source of wealth	[Business income / investment / sale / inheritance / other]
Source of funds for transaction costs	[INSERT]
Originating account holder and bank	[INSERT]
Countries involved	[INSERT]
Expected transaction size and frequency	[INSERT]
Third parties or intermediaries	[INSERT or NONE]

Required supporting documents

- [ ] Government-issued photo identification and current address evidence for directors, signatories and beneficial owners.
- [ ] Certificate of incorporation or registration, constitutional documents, current registry extract and ownership chart.
- [ ] Board resolution or authority authorizing the application and proposed transaction.
- [ ] Independent evidence of source of wealth and source of funds.
- [ ] Complete instrument copy, term sheet or asset schedule, together with lawful title or control evidence.
- [ ] Custodian statement, bank confirmation, valuation, identifier, insurance or other asset-specific evidence.
- [ ] Receiving-bank readiness and bank-to-bank verification details where available.
- [ ] Underlying commercial contract, project summary or written use-of-proceeds explanation.

Applicant declarations and consent

1. All information and documents supplied are complete, accurate and not misleading in any material respect.
2. The applicant and disclosed owner lawfully own or control the submitted instrument or are authorized to act for its lawful owner.
3. No submitted asset is stolen, fabricated, duplicated, sanctioned, subject to an undisclosed lien, or connected with unlawful proceeds.
4. Banks Instruments Limited and its verified professional, banking, compliance and financing counterparties may conduct KYC, KYB, sanctions, adverse-media, registry, bank and asset verification.
5. No financing, advance rate, delivery date or protection is guaranteed until incorporated into definitive executed documents by the relevant parties.
6. No upfront monetization fee is charged by Banks Instruments Limited solely to submit a monetization request. Separately disclosed provider, bank, legal, custody, verification, delivery or transaction charges may apply under written terms.
7. Any bank endorsement, attorney-trustee arrangement or 2% non-performance remedy applies only if expressly included in definitive executed documents and accepted by the relevant bank, professional or counterparty.
8. Banks Instruments Limited may retain and process personal data for compliance and transaction administration in accordance with its Privacy and Refund Policy and applicable Hong Kong law.

Applicant authorization

Applicant		Banks Instruments review	
Legal name	[INSERT]	**Legal name**	[INSERT]
Name and title	[INSERT]	**Name and title**	[INSERT]
Signature	_____	**Signature**	_____
Date	[INSERT]	**Date**	[INSERT]