



INSURANCE ACT, CHAPTER 84:01  
 FINANCIAL INSTITUTIONS ACT, 2008  
 CENTRAL BANK ACT, CHAPTER 79:02  
 EXCHANGE CONTROL ACT CHAP 79:50  
 FINANCIAL OBLIGATIONS REGULATIONS, 2010 (as amended)

### PERSONAL QUESTIONNAIRE AND DECLARATION

(of Controlling Shareholders, Significant Shareholders, Acquirers, Directors, Principal Representatives, Officers including Compliance Officers and Alternate Compliance Officers (as applicable), Actuaries, Agents, Adjusters, Brokers and Sales Representatives)

1.	Name of licensee or registrant or proposed licensee or registrant for which the questionnaire is being completed.	
2.	(a) Please state in what capacity or proposed capacity you are completing this questionnaire. (Indicate Job Title)  (b) Effective date (DD/MM/YYYY)	(a)  (b)
<b>SECTION 1- PERSONAL DETAILS</b>		
3.	(a) Surname of person making declaration  (b) Forename(s)  (c) Name of Spouse (including maiden name)  (d) Any name(s) by which you or your spouse have previously been known.	(a)  (b)  (c)  (d)
4.	(a) Private Residential Address in Trinidad and Tobago  (b) Private Overseas Residential Address if residing abroad	
5.	Previous private address(es) during the last ten years (with relevant dates).	

6.	<p>(a) Date of Birth (dd/mm/yyyy)</p> <p>(b) Place of Birth (including town, state and country)</p>	<p>(a)</p> <p>(b)</p>
7.	<p>(a) Nationality</p> <p>(b) How acquired (e.g. birth, naturalisation, marriage etc.)</p> <p>(c) If not a national of Trinidad and Tobago, please indicate passport number and country of issue.</p> <p>(d) Does the applicant require a work permit to legally work in Trinidad and Tobago?</p> <p>(e) If answer to (d) is Yes, has one been applied for / acquired?</p> <p>(f) Are you a Politically Exposed Person in accordance with the definition under regulation 20(1) of the Financial Obligations Regulations, 2010 (as amended)?</p>	<p>(a)</p> <p>(b)</p> <p>(c)</p> <p>(d)</p> <p>(e)</p> <p>(f)</p>
<b>SECTION 2 - EMPLOYMENT DETAILS</b>		
8.	<p>(a) Present occupation or employment (Position; Name of Employer; Job Title; Effective date). Please give date of original appointment to this present position and date of last reappointment where applicable. (dd/mm/yyyy)</p> <p>(b) Occupation and employment during the last ten years, including:</p> <ul style="list-style-type: none"> <li>i. the name(s) of employer(s)</li> <li>ii. the nature of the business(es);</li> <li>iii. position(s) held <b>and</b> relevant date(s)</li> <li>iv. the name of any regulatory body/authority which may have regulated the employer(s).</li> </ul> <p>Please note that ALL gaps in employment for three months or longer must be accounted for.</p> <p><b>Use Appendix 1 if space provided here is inadequate.</b></p>	<p>(a)</p> <p>(b)</p> <p>(c)</p>

EDUCATION & TRAINING	
9.	<p>(a) Give details of Education and Professional qualifications and affiliations <b>and</b> year(s) in which they were obtained.</p> <p>(b) Membership in professional bodies (past and present)</p> <p>(c) Confirmation of compliance status for Continuing Professional Development requirements of the professional bodies referred to in (b) above, if applicable</p> <p><b>Use Appendix 2 if space provided here is inadequate.</b></p>
DIRECTORSHIPS	
10.	<p>Of what companies, partnerships and unincorporated associations are you <b>currently</b> a director?</p> <p>Please list each directorship currently held stating date of appointment.</p> <p>Use Appendix 3 if space provided here is inadequate.</p>
11.	<p>Of what private companies, partnerships and unincorporated associations have you been, <b>at any time during the last ten years</b>, a director?</p> <p>Please list each directorship that was held stating date of appointment and date of termination of appointment or when you ceased to hold that position.</p> <p><b>Use Appendix 4 if space provided here is inadequate.</b></p>
CURRENT SHAREHOLDINGS	
12.	<p>Please indicate the names and number of shares held for public or private companies, partnerships and unincorporated associations, <b>where 10% or more shareholding</b> is currently held.</p>

	<p><b>In all cases please specify:</b></p> <ul style="list-style-type: none"> <li>• the number of shares or stock held;</li> <li>• the percentage ownership of the entity which this represents;</li> <li>• whether the shares or stock are held beneficially or otherwise; and</li> <li>• the country of incorporation of the entity.</li> </ul> <p><b>Use Appendix 5 if the space provided here is inadequate.</b></p>	
<b>PAST SHAREHOLDINGS</b>		
13.	<p>Of what private companies, partnerships and unincorporated associations have you <b>previously</b> been, at any time <b>during the last ten years</b>, a controlling shareholder, significant shareholder, or acquirer?</p> <p>In each case state the number of shares or stocks held <b>and</b> the percentage ownership such membership represented.</p> <p>Please specify the country of incorporation and relevant commencement and termination dates (dd/mm/yyyy) in each case.</p> <p><b>Use Appendix 6 if the space provided here is inadequate.</b></p>	
<b>REPUTATION, CHARACTER &amp; FINANCIAL INTEGRITY</b>		
14.	<p>Have you, anywhere, been suspended, dismissed, asked to resign from any office or employment or barred from entry to any profession or occupation including any fiduciary office or position of trust?</p> <p><b>If so</b>, please provide details including relevant dates.</p>	
15.	<p>Have you, anywhere, been the subject of any proceedings of a disciplinary or criminal nature or been notified of any impending proceedings or investigations which may lead to such proceedings?</p> <p><b>If so</b>, please provide details including relevant dates.</p>	
16.	<p>Have you been the subject of an investigation into any suspicious financial activities from</p>	

	<p>any office or employment?</p> <p><b>If so</b>, please provide details, including relevant timeframe and conclusions of the investigation.</p>	
17.	<p>Have you, anywhere, been censured, subject to any proceedings of a disciplinary nature or criticized by any professional body to which you belong or belonged and have you ever held a practicing certificate subject to conditions?</p> <p><b>If so</b>, give full particulars including relevant dates.</p>	
18.	<p>Have you been adjudicated bankrupt by a court in <b>any</b> jurisdiction?</p> <p><b>If so</b>, give full particulars including relevant dates.</p>	
19.	<p>Have you failed to satisfy any debt adjudged due and payable by you as a judgement-debtor under an order of a court in any jurisdiction?</p> <p><b>If so</b>, give full particulars of the sums and dates of all judgement debts or awards, whether satisfied or not, and the total number of all judgment debts or awards.</p>	
20.	<p>Has a loan or credit facility (or part thereof) extended to you by any financial or lending institution at any time during the last ten years, been restructured, renegotiated, provide against or been the subject of a write-off or debt forgiveness for reasons of non-payment by you?</p> <p><b>If so</b>, give full particulars of the sums and dates, the circumstances surrounding the action and the current status.</p>	
21.	<p>Have you at any time in Trinidad and Tobago or in any other jurisdiction</p> <p>(a) been convicted by a court for an offence involving fraud, dishonesty, a financial crime including money laundering or terrorism financing;</p> <p>(b) been convicted of <b>any</b> offence; or</p> <p>(d) been deemed as not "fit and proper" by any regulatory authority?</p> <p><b>If so</b>, give full particulars of the court by which you were convicted, the offence and date of conviction, and the penalty imposed. If deemed not "fit and proper", indicate the regulatory authority, the entity to which this related and the date of the assessment.</p>	

22.	<p>Have you at any time been summonsed, charged or otherwise investigated in any jurisdiction, for an offence involving fraud, dishonesty, a financial crime including money laundering or terrorism financing or violence?</p> <p><b>If so</b>, give full particulars of the offence and status of court proceedings including relevant dates.</p>	
23.	<p>Have you or any company, partnership or unincorporated association with which you are, or have been associated as a director, controlling shareholder, significant shareholder, acquirer or officer, been the subject of an investigation, anywhere, by a governmental, professional or other regulatory body?</p> <p><b>If so</b>, give full particulars including relevant dates.</p>	
24.	<p>Have you at any time been investigated, disciplined, suspended or reprimanded by a regulatory or professional body, a court or tribunal, whether publicly or privately in relation to any business in which you have a controlling or significant interest or exercise significant influence?</p> <p>If so, give full particulars including relevant dates.</p>	
25.	<p>Have you, in connection with the formation, control or management of any body corporate, partnership or unincorporated institution been adjudged by a court, in any jurisdiction, civilly liable for any fraud, misfeasance or other misconduct by you towards such a body or company or towards any members thereof?</p> <p><b>If so</b>, give full particulars including relevant dates.</p>	
26.	<p>Have you been a director, controlling shareholder, significant shareholder, acquirer or officer of any body corporate, partnership or unincorporated institution anywhere, at the time of or <b>within the ten years immediately preceding</b> a winding up order made by a court against the said institution?</p> <p><b>If so</b>, give full particulars including relevant dates.</p>	
27.	<p>Have you been a director, controlling shareholder, significant shareholder, acquirer or officer of a company anywhere that was placed into receivership while you were associated with it or <b>within ten years</b></p>	

	<p><b>immediately preceding</b> the receivership?</p> <p><b>If so</b>, give full particulars including relevant dates.</p>	
28.	<p>Have you been a director, controlling shareholder, significant shareholder, acquirer or officer of a former licensee whose license was revoked while you were associated with it or <b>within the ten years immediately preceding</b> such license being revoked unless such revocation was due to (i) amalgamation with another licensed institution or company or (ii) its voluntary winding-up?</p> <p><b>If so</b>, give full particulars including relevant dates.</p>	
29.	<p>Has any body, partnership or unincorporated institution with which you were associated as a director, controlling shareholder, significant shareholder, acquirer or officer, anywhere, made any compromise or arrangement with its creditors or ceased trading in circumstances where its creditors did not receive or have not yet received full settlement of their claims, either while you were associated with it or within one year after you ceased to be associated with it?</p> <p><b>If so</b>, give full particulars including relevant dates.</p>	
30.	<p>In carrying out your duties will you be acting on the directions or instructions of any other person?</p> <p><b>If so</b>, give full particulars.</p>	
<b>CONFLICTS OF INTEREST</b>		
31.	<p>Have you or a relative any professional or commercial relationships or interests or have you had any such relationship over the past 3 years with the financial institution, its parent or any of its affiliates or subsidiaries?</p> <p><b>If so</b>, provide full particulars including relevant dates.</p>	
32.	<p>Have you or a relative any professional or commercial relationship or interests or have you had such relationship over the past 3 years with competitors or clients of the financial institution; its parent or any of its affiliates or subsidiaries?</p> <p><b>If so</b>, provide full particulars including relevant dates.</p>	

33.	<p>Have you or a relative any business interests (in private or through a company) with the financial institution, its parent or any of its affiliates or subsidiaries?</p> <p><b>If so</b>, provide full particulars including relevant dates.</p>	
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I, .....,  
NAME IN BLOCK CAPITALS

certify that the above information is complete and correct to the best of my knowledge and belief and I undertake that as long as I continue to be a director, officer, controlling shareholder, significant shareholder, acquirer, agent, broker, sales representative, or broker of an institution regulated by the Central Bank of Trinidad and Tobago, I will notify the Central Bank of any material changes to the answers given to questions 1 to 33 above within a period of thirty days of the change. I also confirm that I have provided all of the required documentation indicated at Appendix 7.

I further declare that I am fully aware that the submission of false or misleading information or withholding information may render me unfit, and may result in my being disbarred from acting in the position indicated in this questionnaire or in any position for which a PQD is submitted on my behalf in the future.

.....  
Date (dd/mm/yyyy)

.....  
Signature of Person  
Making Declaration

Witnessed and signed in the presence of .....  
BLOCK CAPITALS

.....  
Date (dd/mm/yyyy)

.....  
Signature  
(Corporate Secretary/ CEO)


Company Stamp



**Appendix 1**  
**Declarant's Occupation and Employment during the Last 10 Years**

Name of Declarant's Employer	Declarant's Official Job Title	Commencement and Termination Dates of Employment (dd/mm/yyyy)	Reason for Leaving	Nature of Business of Employer
<h1>DRAFT</h1>				

**Appendix 2**  
**Declarant's Qualifications, Membership in Professional Associations**  
**and Continuing Professional Development (CPD)**

Qualification /Professional Association	Date Qualification Obtained/Date of Membership in Association/Date of Completion of CPD (dd/mm/yyyy)
	

**Appendix 3  
Declarant's Current Directorships**

Name of Entity	Declarant's Role on the Board (Member, Chair, Chair of any board committee etc.)	Date of Commencement of Directorship (dd/mm/yyyy)	Nature of Business of Entity
D	R	A	F T

**Appendix 4**  
**Declarant's Past Directorships during the Last 10 Years**

Name of Entity	Declarant's Role on the Board (Member, Chair, chair of any board committee etc.)	Commencement and Termination Dates of Directorship (dd/mm/yyyy)	Reason for Leaving	Nature of Business of Employer
DRAFT				

**Appendix 5  
Declarant's Current Shareholdings/Associations**

Name of Company, Partnership or Unincorporated Association with which declarant is associated	State Whether Entity is Private or Public	Nature of Declarant's Relationship with Entity (controlling shareholder, significant shareholder or acquirer)	Number of Shares or Stocks held by declarant in this Entity and relevant dates (dd/mm/yyyy)	Declarant's Percentage Ownership of Entity	Country of Incorporation of Entity	State whether declarant's Shares or Stocks are held Beneficially or Otherwise

**Appendix 6  
Declarant's Past Shareholdings/Associations**

Name of Company, Partnership or Unincorporated Association with which declarant was associated	Nature of Declarant's Relationship with Entity (controlling shareholder, significant shareholder or acquirer)	Number of Shares or Stocks held by declarant in this Entity	Declarant's Percentage Ownership of Entity	Commencement and Termination Dates of Relationship (dd/mm/yyyy)	Country of Incorporation of Entity
DRAFT					

**APPENDIX 7  
DOCUMENTATION TO ACCOMPANY PQD**

THE FOLLOWING DOCUMENTS HAVE BEEN PROVIDED IN ORIGINAL OR CERTIFIED FORM:

No.	Document	Provided (Yes/No)
<b>Submissions from individuals</b>		
1	Certificate of Character from the Police Service of Trinidad and Tobago dated within 6 months of this application and/or Overseas Law Enforcement Clearance Report dated within 6 months of this application.	
2	Copy of valid Photo Identification of Applicant certified by the Corporate Secretary of the entity or notarized by a notary public for non-resident or non-national persons.	
3	Up-to-date and signed Curriculum Vitae	
4	Valid Work Permit (where applicable) certified by the Corporate Secretary of the entity	
5	Criminal Record(s) (where applicable)	
<b>Company Submissions</b>		
6	Conflict of Interest Statement <sup>1</sup> (where applicable)	
<b>Miscellaneous</b>		
8	Document(s) specifically requested by the Central Bank (please list in column at right)	
9	Any other document(s) submitted by the applicant/company (please list in column at right)	

<sup>1</sup> See 5.2.1 (e) of the Fit and Proper Guideline