

## **Account Opening Requirements:**

The person applying to open an account be it savings or investment must be of legal age (18) years. or older. The person must have a valid government-issued identification document and should. submit the following documentation,

1. Passport (six months before expiration), Driver's License, or Cedula (state I.D. and passport for non-residents aliens).
2. Client Information – details such as name, address (residence), contact information, emails.
3. Social Security Number (non-resident aliens provide valid passport)
4. A receipt such as Light, Gas, Telephone, or bank statement that shows the person's full name and address.
5. A reference letter from an attorney or family member that we can contact.
6. Federal Tax information (if from another country must provide tax information)
7. Back-up contact information
8. (for business or corporate account) ---
  - a. Articles of incorporation
  - b. Certificate of incorporation (foreign corporation should provide Cámara de comercio)
  - c. Board resolution to open account and person appointed to be signatory.
  - d. Last 3 years K-1 or tax report.
  - e. Last 3 years Financial audited statement

Please make sure the documents are legible and can be scanned into our upload system. You may need to scan in LAZER JET PDF format.

IPOSTRAD, XANTO & AFFILIATES

Affiliate Companies

Please note: once your account is ready to be placed in the system, you must make a first payment of \$\_\_\_\_\_dollars within 24 Hrs.

after being requested. if no deposit is made within that time the account will be suspended

LETTER OF INTENT

SOLICITATION FOR PROJECT FINANCING

CONFIDENTIAL

DATE: \_\_\_\_\_

BY ELECTRONIC MAIL

Attention: Loan, Credit and securities Department,

We are writing to provide our letter of intent in respect to our presentation of our,

\_\_\_\_\_ project in the country of \_\_\_\_\_ that was.

sent to you. We appreciate the time and energy you and your team have afforded us in discussing.

this opportunity and the information that has been provided thus far.

Project Name: \_\_\_\_\_

Amount of funding needed: \_\_\_\_\_

Purpose of funding: \_\_\_\_\_

We agree to comply with the requisites and timeline set by your institution to acquire the financing.  
for my project.

Included with this LOI we are submitting the following documents.

1. Color copy of my/our passport.
2. Certificate of Incorporation (latest).
3. Articles of Incorporation.
4. List of Shareholders.
5. Executive Summary of our project.
6. 3 years of Pro-forma financials.

Confidentiality.

We commit to pursuing your proposed financial terms and conditions. We are aware of the Due diligence that your institution will pursue and negotiate definitive documentation.

We are aware of the confidential nature of this business and the documentation that will be.

exchanged therefore we will adhere to the confidentiality clauses that IPOSTRAD, XANTO and Affiliate companies impose during the negotiation period.

We commit to providing confidential information of our project such as partners, shareholders, financial statements, project design, proprietary information that requires confidentiality, and likewise, information that IPOSTRAD, XANTO & AFFILIATES provide us with will be treated as highly confidential and promise to not distribute to third parties.

Non-Binding commitment.

This is a non-binding commitment of interest and is confidential and may not be disclosed to any other persons or third parties. It is not intended and shall not be deemed to create any binding obligation on either party involved or affiliates. Notwithstanding anything to the contrary in this letter, the Non-solicitation and Confidentiality Agreement, once executed by the parties thereto, shall constitute binding obligations of the parties hereto.

We are looking forward to working with IPOSTRAD, XANTO and affiliates about the potential opportunity and interest in proceeding in a constructive and expeditious dialogue. We look forward to working with you to complete this financing transaction.

Very truly yours,

\_\_\_\_\_

Signature.

Name: \_\_\_\_\_

Company Name: \_\_\_\_\_

Title: \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

## **Client Information Sheet (C.I.S.)**

In accordance with articles 2 to 5 of the Convention on Due Diligence and the Federal Act on Money Laundering. Banking

Commission Circular of December 1998, and under the USA Patriot Act of 2002, such as amended in February 2003, on the

prevention of money laundering, and 305 from the Confederation. Criminal Code, the following information may be provided.

to banks and/or other financial bodies and institutions for the purposes of verifying the Client's identity and activities as

described below, and the nature and origin of the funds to be used. The foregoing is subject to the agreement of all parties to

whom this information is provided that are obliged to respect the privacy rights of the Customer and of all persons described.

herein, as well as generally accepted professional standards in relation to the maintenance of to take all appropriate

precautions to protect the confidentiality of confidential information. The information contained in this document; this legal

obligation shall remain in force indefinitely without restrictions.

Directions: This document should be completed in full. If a line item does not pertain, then insert the term: "N/A" (nonapplicable).

Personal Information:

Name:

Surname:

Gender:

Nationality:

Passport No.:

Date of Issue:

Date of Expiration:

Date of Birth:

Place of Birth:

Address:

Mobile Telephone:

E-Mail Address:

Skype Address:

Do you speak English?

If NO, what language/s do you speak?

Business Information

Corporate Name

Corporate Address

Phone Number/s

Email Address

Legal Advisor

Legal Advisor Name

Legal Advisor Address

Legal Advisor Phone Number/s

Legal Advisor Email Address

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CIS Format/20Rev-2203

Under the Privacy Act of 1988, we do not disclose any information about our clients to third parties or of no concern to us, client information.

entrusted to us will be safe guarded under the Privacy Act of 1988 204

Banking Information

Bank Name

Bank Address

SIWFT Code

Account number

Account name

Beneficiary Address

I , hereby swear under penalty of perjury, that the information

provided herein is accurate and true as of this date: 2023,

Signature:

Name / Title: \_\_\_\_\_

Passport Number: \_\_\_\_\_

Date of Issue: \_\_\_\_\_

Date of Expiry: \_\_\_\_\_

Country of Issued: \_\_\_\_\_

**BUSINESS LOAN APPLICATION \* For Official use \***

\_\_\_\_\_ New Relationship Date: \_\_\_\_\_

\_\_\_\_\_ Existing Relationship Branch: \_\_\_\_\_

Officer: \_\_\_\_\_

**BUSINESS INFORMATION**

Business Name:

Address:

Telephone: EIN / NIT:

Individual Name(s):

Address:

Telephone: SSN or Pass #:

Date of Birth:

Proprietorship: Partnership: Sub-Chapter S: Corporation:

Non-Profit : Individual: LLC:

Ownership Distribution: (List stockholders, partners, owner names)

Note: Attach a separate sheet if additional  
space is needed.

Names	Title	years	Percentage	SSN or Passport #

Nature of Business:

Year Established:

Number of Employees:

Years at Present Location: [ ] Own [ ] Lease

Accountant: Telephone:

Insurance Agent: Telephone:

Attorney: Telephone:

Country Where Business is Registered:

Country:

Registration/NIT #:

Number of Shares Issued:

Legal Representative Name:

Please provide current copies of Registration of Incorporation, Articles of Incorporation, and Certificate of Good

Standing.

Business Banking Information:

Bank Name:

Bank Address:

SWIFT / Sort Code:

ABA Routing:

Account Name:

Address:

Bank Officer Name:

Telephone:

Email:

If the Business has more than one bank account in another banking institution, please provide the Bank information on another sheet of paper and attach it

to the Loan Application.

FINANCIAL INFORMATION (Current Credit with other institutions)

Bank Name: Account Number:

Credit Relationships: Please provide details of your business credit relationships below:

Name of Creditor Purpose of

Loan

Amount Presently Owing Repayment

Terms\_\_\_\_\_

Maturity\_\_\_\_\_

Date\_\_\_\_\_



LOAN REQUEST

Amount of Loan Requested: Type of loan:

Line of Credit (project)

Term Loan

Requested Term of Loan:  Business Home Equity

Commercial Real Estate

Specific Loan Purpose (Check all that apply)

Working Capital  Other (State type of loan required and loan

Finance Purchase of Inventory purpose)

Finance Purchase of Equipment \_\_\_\_\_

Finance Purchase of Real Estate \_\_\_\_\_

Finance Purchase of Business \_\_\_\_\_

Refinance Existing Loan or Debts \_\_\_\_\_

Collateral Available\* (Check all that apply)

All Assets (accounts receivable, inventory, machinery, and equipment)

Specific Equipment (Please attach equipment list, including serial numbers or description of equipment, and invoices for new equipment.)

Real Estate (Please attach property address, legal description, and a copy of most recent tax bill.)

Square Feet: \_\_\_\_\_ Acres: \_\_\_\_\_

Cash on Deposit at (Bank Name) \_\_\_\_\_ Branch: \_\_\_\_\_ Account #: \_\_\_\_\_

Personal Assets (As described in Personal Financial Statement.)

\* Collateral: Loans are secured by collateral, which is a property in which a security interest is granted to secure

repayment of the loan. The loan collateral may include business assets, stocks, bonds, certificates of deposits, or

personal assets. Consider (1) the value of the loan collateral must be equal to or greater than the amount of the loan,

(2) expected economic life of collateral will be considered by the Bank in evaluating the collateral offered for the loan, (3)

formal collateral appraisals may be required, and (4) a pledge of personal assets may be required as additional collateral

for the business loan requested.

Guarantors\*\* (Please list)

1) Name: SS-Pass #:

Address:

2) Name: SS-Pass #:

Address:

3) Name: SS-Pass #:

Address:

\*\* Guarantors: For incorporated borrowers, guarantees of owner(s) are usually required, unless secured by Bank deposits

or marketable collateral. If personal assets are in joint names, a sole proprietorship, and/or partnership, the Bank may

require all parties to pledge collateral.

#### BUSINESS BACKGROUND INFORMATION

Please provide a brief history of your business, future plans and projections, and describe your products, and/or services and competition.

#### PERSONAL BUSINESS EXPERIENCE

If you have been in your present business for under five years, please describe your previous business experience. (Include business background, management experience, and training, or include a resume.)

#### MISCELLANEOUS INFORMATION

Are tax liabilities current?  Yes  No Settled through:

Is the business an endorser, guarantor, or co-maker for any obligation not listed in the financial statements?  Yes  No

If yes, what is the contingent liability?

Has the business or principal owner ever declared bankruptcy?  Yes  No

If yes, provide details on a separate sheet.

Is the business a defendant in any lawsuit?  Yes  No

If yes, provide details on a separate sheet.

Are any of the business assets encumbered by liens or attachments of any type?  Yes  No

What: By whom: Amount: \$

What: By whom: Amount: \$

Does the business have a pension fund?  Yes  No

Profit-sharing plan?  Yes  No

If so, does the plan have any unfunded pension liabilities?  Yes  No Amount: \$

#### CERTIFICATION

The undersigned certifies that, to the best of his or her knowledge and belief, all information contained in this loan application and

in the accompanying statements and documents is true, complete, and correct. The undersigned agrees to notify the Bank

immediately of any material changes in this information. It is further agreed that, whether or not the loan herein applied for is

approved, the undersigned will pay or reimburse the bank for the costs, if any, of surveys, title or mortgage examinations, appraisals,

etc., performed by non-Bank personnel with the consent of the applicant. The undersigned authorizes the Bank to contact any

bank and trade creditors it deem necessary without further notice, including, but not limited to, Dunn & Bradstreet reports or

information from TRW Credit Data.

Business Name (print):

Applicant Signature:

Applicant Title:

Date:

Applicant Signature:

Applicant Title:

Date:

Guarantor(s) Signature: Date:

Guarantor(s) Signature: Date:

## BUSINESS LOAN APPLICATION CHECKLIST

Please be sure all of the following documentation has been included in order for your business loan application to be processed.

Business Loan Application

Accountant-Prepared Business Financial Statements (Profit and Loss, Balance Sheet)

for the past three fiscal years

Business Federal Tax Returns for past three fiscal years

Interim Financial Statements (if available)

Most Recent Federal Tax Returns for each principal owner listed in the first section of

the Business Loan Application

Personal Financial Statement

Organizational Papers (Articles, dba papers, etc.)

OTHER:

Official Internal Review

Primary Officer: Prepared By:

Date Prepared