



Financial Institutions

BANKS

Please provide with this proposal form the most recent copies of the following documents:

- Insured's audited annual report and accounts and any additional applicable filed financials
- Organisation structure chart
- Any supplementary information which is material to the response of the questions
- Completed relevant appendices

Insured Information

1. Name of the Insured:

2. Name of the parent company (if applicable):

3. Principal address:

4. Website address:

5. Date of establishment: / /

6. Type of financial institution:

- Acquiring bank
- Building society
- Central bank
- Development bank
- Investment bank
- Private bank
- Retail bank
- Universal bank

If other, please specify:

7. Please state the total number of full-time employees and offices in each location:

	Employees	Offices
UK		
Europe		
US		
Canada		
South America		
Africa		
Asia		
Oceania		
Middle East		
Eastern European		
Caribbean		
Total		

Activities

8. Please state the total revenue from the Insured’s last audited financial statement:

9. Please state the percentage split of revenue:

Percentage split	
Retail loans	%
Commercial loans	%
Interbank loans	%
Asset management fees	%
Fund administration services	%
Insurance income	%
Investment banking (capital market & underwriting)	%
Investment banking (M&A advisory)	%
Proprietary trading	%
Trading & brokerage fees	%
Trust advisory & management	%
Wealth management fees	%
Other	%
Total	100%

10. Please list any other revenue producing services/activities:

11. Please state the percentage split of revenue in each location:

Percentage split	
UK	%
Europe	%
US	%
Canada	%
South America	%
Africa	%
Asia	%
Oceania	%
Middle East	%
Eastern European	%
Caribbean	%
Total	100%

Activities (continued)

12. Please provide details of any new services or products intended to be offered in the next 12 months:

13. Are external financial advisers or other agents used to distribute products?

Yes No

If 'YES':

- a. What is the percentage of revenue derived from products distributed by external financial advisers and agents: (%)
- b. Please describe how the Insured manages external agents/financial advisers and how they are remunerated?

14. Are any professional services sub-contracted?

Yes No

If 'YES', please provide details of these services:

Risk Management

15. a. Is there an agreed internal audit plan?

Yes No

b. Have all material recommendations arising from the internal audit plan been implemented?

Yes No

If 'NO', to either of the above, please provide details:

Risk Management (continued)

16. a. Please state the name of the external audit company used:
- b. Have all recommendations made by the external audit company been implemented?
Yes No
- If 'NO', please provide details:
-
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-
17. a. Please state the Insured's primary regulator:
- b. When was the Insured's most recent regulatory review?
- c. Have all recommendations arising from the most recent regulatory review been implemented?
Yes No
- If 'NO', please provide details:
-
-
-
-
-
-
-
-
-
-
18. Does the Insured have compliance procedures to ensure all staff comply with the regulatory rules, principles, codes and guidelines?
Yes No
19. Are all new services and products subject to an approval process that includes sign off from the business unit manager, compliance and legal?
Yes No

Risk Management (continued)

20. Does the Insured have a business continuity plan that is regularly reviewed, updated and tested?

Yes No

21. Is there an IT cyber security plan in place that is regularly reviewed, updated and tested?

Yes No

If 'NO', to questions 18-21, please explain:

22. Are all services provided subject to written or electronic contractual agreement?

Yes No

If 'YES', are these agreements legally reviewed prior to acceptance?

Yes No

If 'NO', please explain:

Employee Controls

23. Is there a rule book or are there instructions covering all aspects of the business which is maintained and operated and which clearly defines the duties of each employee?

Yes No

24. Are the duties of each employee arranged so that no one employee is permitted to control any transaction from commencement to completion?

Yes No

Employee Controls (continued)

25. Is there a job rotation policy in place?

Yes No

26. Is there an established policy for checking the background of job candidates prior to them being offered employment?

Yes No

27. Are all employees required to take an uninterrupted annual holiday of at least 10 working days?

Yes No

Account Controls

28. Are duties of employees segregated so that no one individual can control any of the following functions from beginning to end without referral to another individual:

a. Signing of cheques above £5,000?

Yes No

b. Issuing fund transfer instructions?

Yes No

c. Issuing amendments to fund transfer procedures?

Yes No

d. Investment in and custody of securities or other valuables (including blank cheques, travellers cheques, bills exchange etc)?

Yes No

e. Authorising capital expenditure?

Yes No

f. Appointing new suppliers or awarding contracts?

Yes No

g. Opening new bank accounts or amending approved signatory details?

Yes No

h. Disbursement of loans (including loans to employees) or approving borrowings?

Yes No

Account Controls (continued)

If 'NO', to any of the above (question 28), please explain:

IT Controls

29. Is there an IT cyber security plan in place that is regularly reviewed, updated and tested?
Yes No
30. Is annual training conducted for every employee for IT security issues and procedures?
Yes No
31. Are electronic passwords used to control varying levels of security access to computer systems?
Yes No
32. Does all remote access to the company's network and corporate e-mail require multifactor authentication (MFA)?
Yes No
33. Are periodic password changes enforced?
Yes No
34. Are user accounts and system access automatically withdrawn upon termination of employment?
Yes No
35. Are all computer software changes independently approved before being implemented?
Yes No
36. Is all valuable/sensitive data backed-up on a daily basis, encrypted and stored off site?
Yes No
37. Are computer programs/software monitored for unauthorized access?
Yes No
38. Is there an incident response plan for network intrusions, data breaches and virus incidents that is regularly reviewed, updated and tested?
Yes No

IT Controls

39. Is a software update process currently enforced, including installation of software patches?

Yes No

If 'YES', are critical patches installed within 30 days of release?

Yes No

40. Are computer service providers who may have access to confidential information or personally identifiable information required to demonstrate adequate security policies and procedures?

Yes No

41. Are computer service providers required by contract to indemnify the Insured for harm arising from a breach of the provider's security?

Yes No

Fund Transfer

42. Are fund transfer instructions accepted from clients by telephone, email, text message or an alternative method of communication?

Yes No

If 'YES', are payment instructions always verified?

Yes No

43. Is there a social engineering fraud risk management strategy in place?

Yes No

44. Are all requests to change bank and payment details verified and validated by using pre-agreed contact details?

Yes No

45. For first time payments, is both the request for the payment and the bank details provided, verified and validated?

Yes No

If 'NO', to any of the above, please explain:

Security

46. Please state the maximum value of securities, cash, precious metals and/or jewellery at:
- a. Head office:
 - b. Any one branch:
 - c. Any cash centre:
47. Please confirm there is continuous CCTV surveillance in operation throughout all premises:
- Yes No
- a. Is there controlled security access to all business premises?
Yes No
 - b. Are all premises fitted with alarm systems which are connected to the Police and tested by a certified third party?
Yes No
- If **'NO'**, please explain:
48. Please state the maximum amount of securities, cash, precious metals and/or jewellery in transit at any one time:
49. Please confirm all transits are carried out by armoured motor vehicles:
- Yes No
- If **'NO'**,
- a. Are messengers accompanied by police or armed guards?
Yes No
 - b. Are trips scheduled at irregular intervals and over varying routes?
Yes No

Appendix A: Private Banking

1. Please describe products and services offered:

2. Is the sustainability of investment advice given to clients monitored?

Yes No

If 'YES', please explain:

3. a. Is there an approved list of securities?

Yes No

b. Are relationship managers authorised to deviate from this list?

Yes No

If 'YES', please explain:

Appendix B: Investment Banking

1. Please state the percentage split of income by activity:

	Income	Income derived from USA
M&A/Corporate Advisory	%	%
Equity – new issuance	%	%
Equity – secondary issuance	%	%
Debt – new issuance	%	%
Debt – secondary issuance	%	%
Structured financial products	%	%

2. Please state the total number of transactions in the last 12 months:

3. Please state the average value of transaction in the last 12 months:

4. Please state the average fee income per client:

5. Please state the largest fee income per client:

6. Please state the average underwriting participation:

7. Please state the largest underwriting participation:

8. Please confirm there are regularly reviewed and updated formal procedures in place:

a. to ensure financial ability of buyers represented in M&A transactions

Yes No

b. when independent outside review is required with respect to any investment banking transaction

Yes No

Appendix B: Investment Banking (continued)

c. for a secondary independent review or an internal procedure prior to the release of advice or documentation to ensure all aspects of the transaction as agreed have been completed

Yes No

d. to ring-fence sensitive information and to ensure there are no conflict of interests Yes No with other areas of your organization

Yes No

e. to ensure that risk sensitive information is not viewed by the general public

Yes No

9. Please detail below failed or incomplete transactions:

10. Please provide details of the 3 largest transactions by deal size:

Name of Client	Type of transaction	Date	Value of deal	Amount underwritten by Insured

Appendix C: Building Society/ Non-Bank Lender

1. Please state the average loan to value of:
 - a. residential portfolio (%)
 - b. commercial portfolio (%)
2. Please state the maximum loan to value accepted:
 - a. residential portfolio (%)
 - b. commercial portfolio (%)
3. Please provide the percentage split of the loan portfolio by loan value for the last 12 months:

Less than £500,000	%
Between £500,000 and £1,000,000	%
More than £1,000,000	%
Total	100%

4. Are financial advisory services provided to customers?

Yes No

If 'YES', please provide details of the type of financial advice given:
5. How are loans originated?

In-house Third party originators
6. Please describe the source of funding for lending:
7. Does the insured undertake all loan servicing activities?

Yes No

If 'NO', please explain:

Data Protection Notice

Inigo collects and uses information, including any relevant personal data, provided by the Insured in order to consider providing an insurance quote for the Insured and any other entities or individuals intended to benefit from the proposed insurance.

If Inigo needs to process or obtain any special category data not provided by the Insured within this proposal form then Inigo will seek consent from the Insured before doing so. If the Insured is providing any personal information on behalf of an individual, then the Insured must inform that individual of this notice.

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
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
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