

Ardan Application: Complete Checklist and Documentation

Client Onboarding -submission to NWM Compliance

- **AML -upload through ID-PAL App** (Link sent by NWM team to each client)
- **AML:** Valid Passport and Emirates ID of Client
- **AML:** Proof of Residential Address (PORA)
- **AML:** Source of Wealth (SOW) & Source of Funds (SOF) - 3 months bank statement with same salary details, or alternatively, can provide Salary Certificate / 3-months payslips
- **NOTE:** If the Payor is a Third party, please provide the Passport, PORA & SOF/SOW - **upload through ID-PAL App**
- NWM Documentation (CSA, ATR, FHC, & SR)
- Client Profile
- Client Meeting with Sarah / Shoab (through virtual or face-to-face meeting at NWM office)
- Completed Client Call Report - if applicable
- Additional documents subject to NWM compliance requirements

Submission of Application to Ardan

- **Once NWM compliance onboarded the client and cleared in NTAS, we can submit the application to Ardan. Below are the requirements to proceed further. (Turnaround time: 2-3 working days)**
- Ardan Application form
- Valid Passport of Client
- Client's Proof of Residential Address
- Filled Confirmation of Residential Address Form (CORA) along the copy of Emirates ID - if applicable
- Signed Pricing Schedule full page (total of 2 pages)
- Beneficiary Trust Form
- Specimen Signature Form
- Asset Form (If Applicable, in case the client is from Saxo Accounts)
- Value Statement with policy number (If Applicable, in case the client is from Saxo Accounts & other provider)
- Additional documents subject to Ardan requirements

Account Opening

- Account Opening notification with Portfolio number the funds are ready to transfer.
- Bank details will be provided along the preferred currency
- **Note:** In case the funds will be coming from different bank account which is not mentioned in the initial application form, Ardan requires the copy of 3-months bank statement and it will be acceptable if it's with client's name on it.

Funds Transfer

- Notification of Funds confirmation from Ardan and NWM team will inform the client directly
- **Note:** USD payments can take up to 5 working days to arrive.
- **For any Top Up requests:** Client must provide newly signed dated forms of **NWM Financial Health Check, Attitude to Risk, Suitability Report, and Filled Ardan Additional Investment Form**

All forms are available on the NWM library.

Link: <https://nwmdifc.com/documents-library/>

Password: Nwmdocs@!

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