

# Account opening guide

## Employment Status Requirements

<b>Employed</b>	<ul style="list-style-type: none"><li>✓ <b>Valid Identification:</b> One (1) form of valid identification with signature (Passport, National Photo Identification Card, State Identification Card, Driver's License).</li><li>✓ <b>Proof of Income:</b> Payslip not more than three (3) months old OR Letter of Employment not more than three (3) months old which must be addressed to Capital Markets Elite Group and include: date, name of customer, position/title, salary and must be signed by Employer supported by company stamp and/or letterhead.</li><li>✓ <b>Bank statements:</b> Recent one (1) month bank statement showing transactions on the account.</li><li>✓ <b>Proof of Address:</b> Most recent utility bill, Credit Card statement, Government issued letter or Mortgage statement not more than three (3) months old OR Signed and dated Lease agreement (unexpired).</li></ul>
<b>Unemployed</b>	<ul style="list-style-type: none"><li>✓ <b>Valid Identification:</b> One (1) form of valid identification with signature (Passport, National Photo Identification Card, State Identification Card, Driver's License).</li><li>✓ <b>Bank statements:</b> Recent one (1) month bank statement showing transactions on the account.</li><li>✓ <b>Proof of Address:</b> Most recent utility bill, Credit Card statement, Government issued letter or Mortgage statement not more than three (3) months old OR Signed and dated Lease agreement (unexpired).</li></ul>
<b>Self Employed</b>	<ul style="list-style-type: none"><li>✓ <b>Valid Identification:</b> One (1) form of valid identification with signature (Passport, National Photo Identification Card, State Identification Card, Driver's License).</li><li>✓ <b>Bank statements:</b> Recent three (3) months personal bank statements showing transactions on the account.</li><li>✓ <b>Proof of Address:</b> Most recent utility bill, Credit Card statement, Government issued letter or Mortgage statement not more than three (3) months old OR Signed and dated Lease agreement (unexpired).</li></ul>
<b>Student</b>	<ul style="list-style-type: none"><li>✓ <b>Valid Identification:</b> One (1) form of valid identification with signature (Passport, National Photo Identification Card, State Identification Card, Driver's License).</li><li>✓ <b>Proof of Address:</b> Most recent utility bill, Credit Card statement, Government issued letter or Mortgage statement not more than three (3) months old OR Signed and dated Lease agreement (unexpired).</li><li>✓ <b>Guarantor:</b> Financial guarantor letter AND one (1) form of valid identification (Passport, National Photo Identification Card, State Identification Card, Driver's License).</li><li>✓ <b>Proof of Income (Employed Guarantor):</b> Most recent payslip OR Letter of Employment not more than three (3) months old AND recent one (1) month bank statement showing transactions on the account.</li><li>✓ <b>Proof of Income (Self-Employed Guarantor):</b> Recent three (3) months personal bank statements showing transactions on the account.</li></ul>
<b>Retirees</b>	<ul style="list-style-type: none"><li>✓ <b>Valid Identification:</b> One (1) form of valid identification with signature (Passport, National Photo Identification Card, State Identification Card, Driver's License).</li><li>✓ <b>Proof of Income:</b> Official retirement documentation confirming the amount of funds received from (Pension, Retirement/Social Security/Disability or Veteran Grants).</li><li>✓ <b>Bank statements:</b> Recent one (1) month bank statements showing transactions on the account.</li><li>✓ <b>Proof of Address:</b> Most recent utility bill, Credit Card statement, Government issued letter or Mortgage statement not more than three (3) months old OR Signed and dated Lease agreement (unexpired).</li></ul>

## Notes

- The same document **cannot** be utilized to fulfil two different requirements.
- In accordance with jurisdictional requirements, Capital Markets Elite Group reserves the right to request additional documentation.
- Where a bank statement is Joint, requirements are:
  - One (1) form of valid identification with signature (Passport, National Photo Identification Card, State Identification Card, Driver's License) AND a letter of authorization from the Joint Account Holder.
  - Letter of Authorization must be: Addressed to Capital Markets Elite Group, signed, dated and granting permission to use the bank statement to conduct business at Capital Markets Elite Group.