

KYC Notice – Why FinSight Bank Requests Your Documents

(Version 2025 – Public Information Leaflet)

1. Why We Ask for Your Documents

FinSight Bank is legally required to identify all its clients before opening or maintaining an account.

This process, called “**Know Your Customer**” (KYC), helps us protect you and the entire financial system from fraud, money laundering, and terrorism financing.

By verifying your identity and the origin of your funds, we ensure that your transactions remain secure and compliant with Tunisian and international regulations.

2. What We Verify

When you open an account or request a financial product, FinSight Bank must verify:

- Your **identity** (to confirm who you are)
 - Your **residence** (to ensure valid contact details)
 - Your **source of income or funds** (to guarantee lawful financial activity)
 - Your **beneficial ownership** (if you represent a company or third party)
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3. Required Documents

Type of Client	Mandatory Documents
Individual (Resident)	Valid National ID or Passport + Proof of Residence (bill, lease) + Proof of Income (payslip or tax declaration)
Non-Resident	Passport + Residence Permit + Proof of Address Abroad + Source of Funds
Company / Legal Entity	Certificate of Incorporation + Company Statutes + Tax ID + List of Shareholders + Manager's ID
Association or NGO	Legal Recognition Decree + Board Resolution + Representative's ID

Additional documents may be requested for certain operations (e.g., foreign transfers, investment products, or large deposits).

4. How We Protect Your Information

Your personal and financial data are processed with the strictest confidentiality, in accordance with:

- **Law No. 2004-63 on Personal Data Protection**
- **FinSight Bank's Information Security and Data Protection Policy**
- **Central Bank of Tunisia (BCT) regulations**

We never share your information with third parties without legal or regulatory authorization.

Access to your data is restricted to authorized staff, and all documents are stored securely.

5. How Often We Update Your Information

We periodically request updated documents to ensure our records remain accurate.

This may occur when:

- Your ID or address changes
- You open new products
- You make large or unusual transactions

Keeping your information up to date helps prevent account suspension or transaction delays.

6. Your Rights

You have the right to access, correct, or update your information at any time.

To do so, please contact your branch or our **Customer Relations Department**:

 +216 71 000 123

 kyc@finsightbank.tn

7. Our Commitment

FinSight Bank is committed to treating your personal data with care, professionalism, and respect.

By cooperating with KYC requirements, you help us maintain a secure and transparent banking environment for all clients.