

Requesting a Certificate of Incumbency

A short guide to using the Client Portal

VERSION	ISSUED	FOR	COVERS
1.0	2026-09-28	Client users	COI requests

Everything you need to request a Certificate of Incumbency, from signing in to downloading the signed document. Most requests only need sections 3 and 4.

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1	Signing in	Getting into the Portal for the first time
2	Adding your colleagues	Creating users and picking the right role
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6	Getting your certificate	Downloading it, and the paper original
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8	Common questions	Six things clients ask most

WORTH KNOWING BEFORE YOU START

Pick the right role when you add a colleague (section 2) — the wrong one leaves them staring at an empty screen. And **write a proper Details box** when you raise a request (section 3) — it is what saves you days of emails.

1 Signing in

We set up your first account. After that you can add colleagues yourself.

Your Relationship Manager sets up your account and emails you your sign-in details. Enter your email and password, then click **Continue**. Forgotten your password? Use **Sign up or reset password** and we will send you a link.

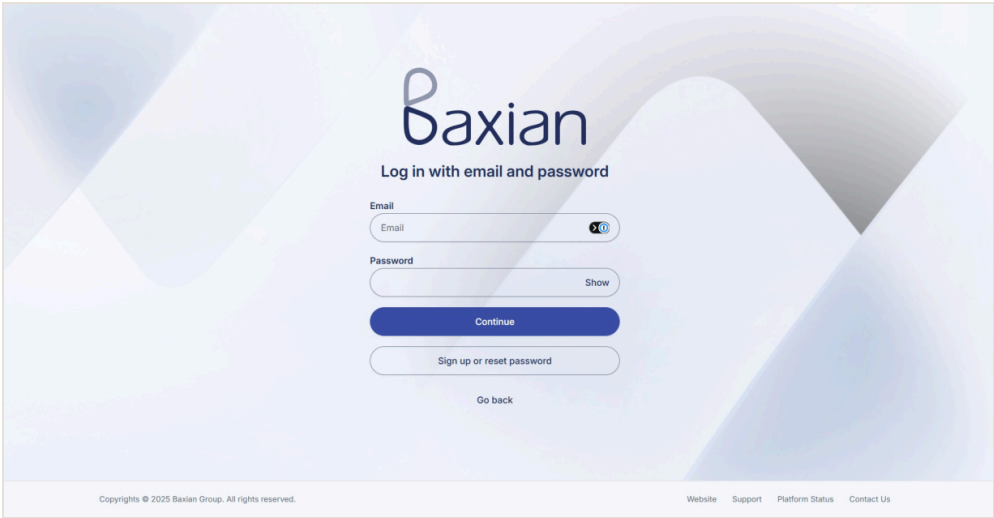


FIGURE 1 The sign-in screen

Next, enter the 6-digit code from your authenticator app. If you cannot use your authenticator, click **Use a backup code** and enter one of your recovery codes.

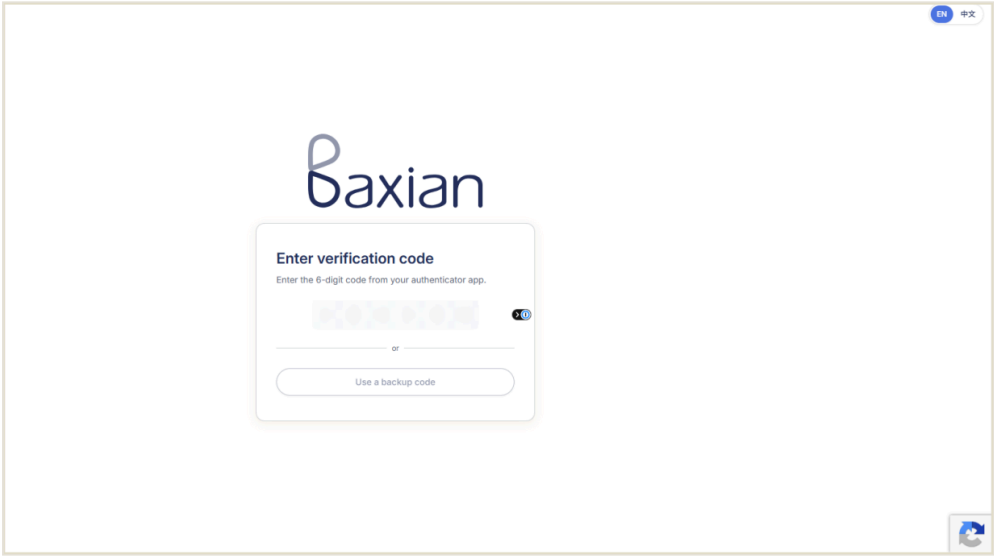


FIGURE 2 Entering your 6-digit code

Once you are in, the menu on the left has **Home** and **Requests**. If you look after several entities, switch between them using the selector above the menu.

ONE LOGIN EACH

Give every colleague their own account. If you share one, we cannot tell who submitted or approved what.

2 Adding your colleagues

You can add people yourself. The role you give them decides what they can do.

The four roles

ROLE	WHAT THEY CAN DO
Admin	Everything, including adding and removing colleagues. Usually the person who looks after your Portal access.
User	Raise requests, pay, approve drafts, message us — and add colleagues too. Today this is much the same as Admin.
Sub User	The same day-to-day work, but only for the entities you assign them.
Reviewer	Looking only, and only at finished requests. Meant for auditors.

THE MISTAKE EVERYONE MAKES

If you give someone **Reviewer** and they tell you the Portal is empty, that is why — Reviewers see nothing until a request is finished. If they need to actually do something, give them **User** or **Sub User**.

YOU NEED ADMIN PORTAL ACCESS TO MANAGE USERS

Adding, changing and deactivating colleagues all happen in the **Admin Portal**. If someone only has Client Portal access, they will not see these screens at all and cannot manage anyone. Among those who do have Admin Portal access there is no hierarchy on deactivation — they can switch off any colleague, including another Admin — so give it out carefully.

Adding someone

- 1 Click **New User** and enter their name and work email. That email is their login, so check it.
- 2 Switch on the access they need, then pick their role. Give **Admin Portal** access only if they will manage users.
- 3 For **Sub User** and **Reviewer** only, tick the entities they may see. Admins and Users see them all.
- 4 Click **Create User**. They get an email and show as Pending until they sign in.

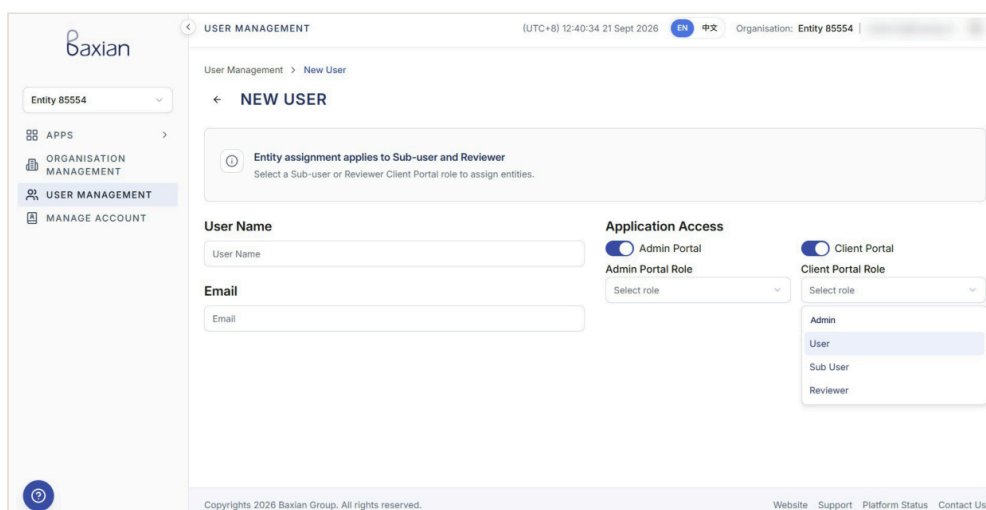


FIGURE 3 Picking a role

You can give out your own role or anything below it. Admins can appoint a second Admin, which is worth doing so cover does not rest on one person. Everyone needs their own email address — you cannot reuse one.

To change or remove access later, open the person from the user list.

3 Requesting a certificate

Go to **Requests**, click **New Request**, and fill in two screens. You cannot save halfway, so have your details ready.

Step 1 — choose the entity

Entity Name	Registration Number	Registration Date	Jurisdiction
☒ Entity 266063	RegNo 141704	02 JAN 2019	British Virgin Islands
☐ Entity 266066	RegNo 141707	18 JAN 2019	British Virgin Islands
☐ Entity 270780	RegNo 142360	25 JUN 2019	British Virgin Islands
☐ Entity 278280	RegNo 143392	12 AUG 2020	British Virgin Islands
☐ Entity 279921	RegNo 143675	30 NOV 2020	British Virgin Islands
☐ Entity 282799	RegNo 144115	12 JUL 2021	British Virgin Islands
☐ Entity 282894	RegNo 144130	23 JUL 2021	British Virgin Islands
☐ Entity 287083	RegNo 144759	12 APR 2022	British Virgin Islands
☐ Entity 292200	RegNo 145453	09 MAR 2015	Cayman Islands
☐ Entity 45202	RegNo 54459	08 FEB 2013	British Virgin Islands

FIGURE 4 Choosing entities

Tick the entity you need, then click **Next**. You will only see entities we administer for you, and only those in the **British Virgin Islands**, **Samoa**, or the **Cayman Islands** can have a Certificate of Incumbency.

TICKING SEVERAL ENTITIES

Each entity becomes its own request, with its own invoice and its own certificate. Tick five and you get five of each, progressing separately.

Two things to know about bulk requests: every entity must be in the **same jurisdiction** — the Portal will tell you if you have mixed them — and the **Attachments box does not appear**. Submit first, then open each request and attach files through its Messages section.

Step 2 — fill in the form

FIGURE 5 The request form — a BVI entity, with Court Search?

FIGURE 6 The request form — a Cayman entity, with Charge to Mortgage?

FIELD	WHAT TO DO
Request Type	Choose COI .
Courier	Tick if you want the signed paper original posted to you. Adds a delivery charge, and you will need to pick a country.
Collect In Person	Tick if someone will collect the original from our office instead. No charge .
Express	Tick only if it is genuinely urgent — it doubles the certificate fee . See below.
Court Search? BVI entities	Answer Yes if you need a court search included. It carries a separate fee, charged for each entity, and changes what appears on the certificate.
Charge to Mortgage? Cayman entities	Answer Yes if it applies. There is no charge for this — it only changes the wording on the certificate.
Details	Required — the important one, see below. If there is nothing to add, write NA.
Attachments	Only shown when you have chosen a single entity. Up to 5 files, 10MB each.

WHAT EXPRESS ACTUALLY COSTS

Express doubles the **certificate fee** — nothing else. If the certificate is 100, Express adds another 100. A court search fee or a courier charge is not doubled; they are added on top as they are.

Once you submit, your delivery choices and the country are fixed. Message us before the invoice goes out if you need a change.

What to write in Details

Your certificate is prepared by hand, so this box is where you tell us everything we would otherwise have to email you about. Please include:

- **Any extra wording the certificate needs** — if a bank or registry has asked for particular wording, say so here. (Court search and charge to mortgage have their own questions above.)
- **The delivery details** if you ticked Courier — copy the format below into the Details box. A country alone is not enough.

Please enter the delivery details:

Company Name:

Address:

Contact Person:

Contact Numbers:

- **Anything particular you need** — how many originals, whether it must be notarised, or a specific date it should speak to.
- **What it is for and when you need it** — account opening, a property deal, a filing.
- **Any reference** you need on the invoice.

AN EXAMPLE THAT WORKS WELL

"For account opening with [bank]. They want a clause confirming the shareholders as at 1 September 2026 as well as the directors. Two signed originals please, couriered to [name, full address, phone]. No notarisation needed. Required by 30 September. Reference PO-4417 on the invoice."

Then click **Submit Request**.

4 Paying

We agree the charges with you first, then send the invoice. Nothing is due until it arrives.

Your invoice

Your request sits at **Pending Invoice** while your Relationship Manager works out the cost. There is nothing for you to do — no amount shows yet. We will email you when the invoice is ready, and message you on the request if anything needs checking.

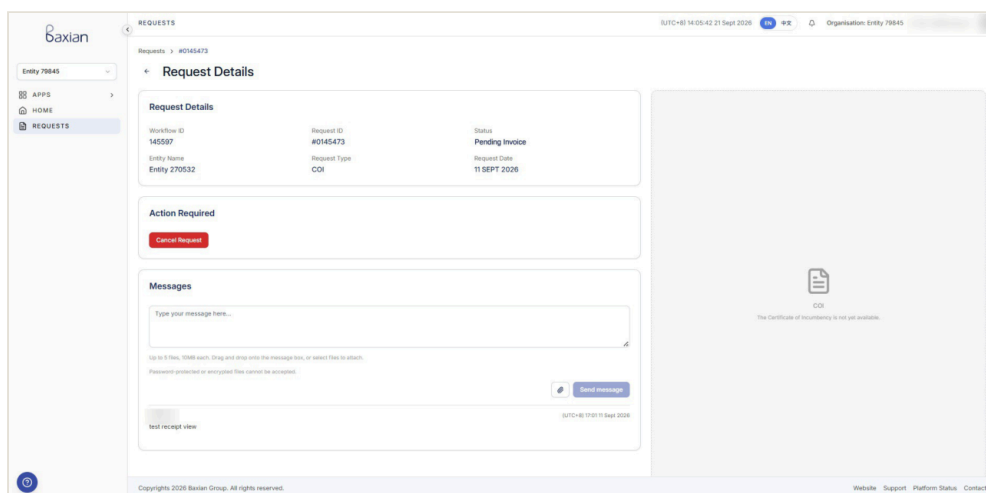


FIGURE 7 Waiting for the invoice — only Cancel Request is available

When the invoice is issued, you will either be asked to pay straight away, or — if you are on credit terms — only at the very end, once the signed certificate is ready. Ask your Relationship Manager which applies to you.

Making the payment

Click **Make Payment** on the request. You will see the invoice — check it, then click **Proceed to Payment**.

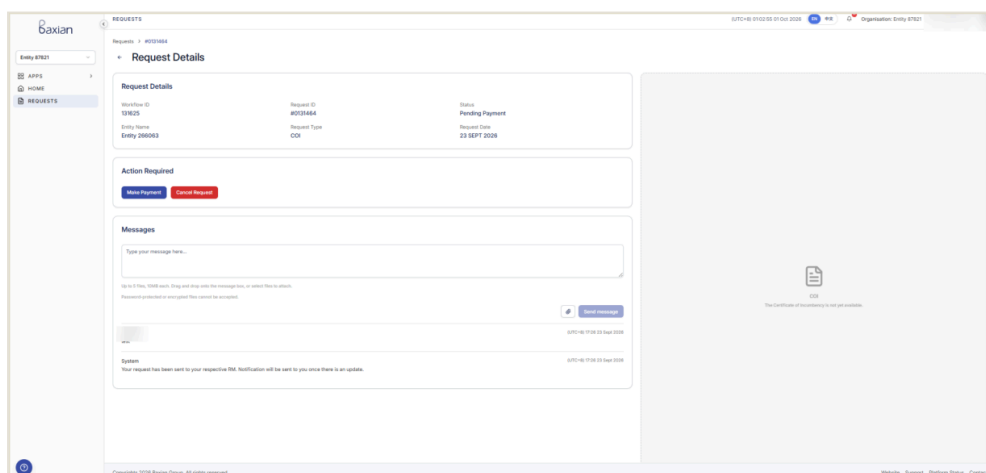


FIGURE 8 A request at Pending Payment — click Make Payment

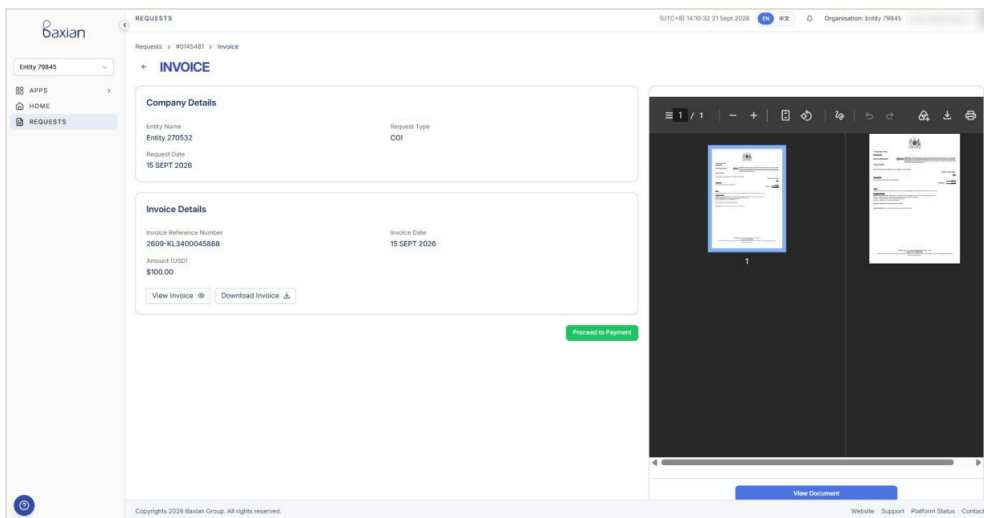


FIGURE 9 Check the invoice before you pay

THIS IS THE MOMENT TO QUERY ANYTHING

If a charge is not what you expected, message us from the request rather than paying and asking afterwards.

Choose **Credit Card** or **Bank Transfer**, tick to accept the terms, then click **Pay Now**. Card payments go to our secure gateway. For a bank transfer we show you our account details — pay through your own bank, then come back and upload your proof of payment, choose the account you paid into, and confirm the name it came from.

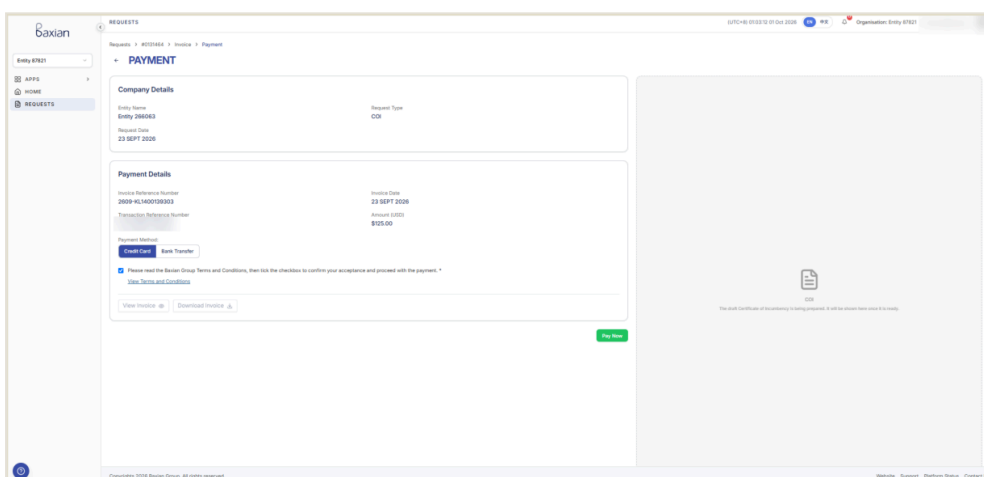


FIGURE 10 Choose how to pay, accept the terms, then click Pay Now

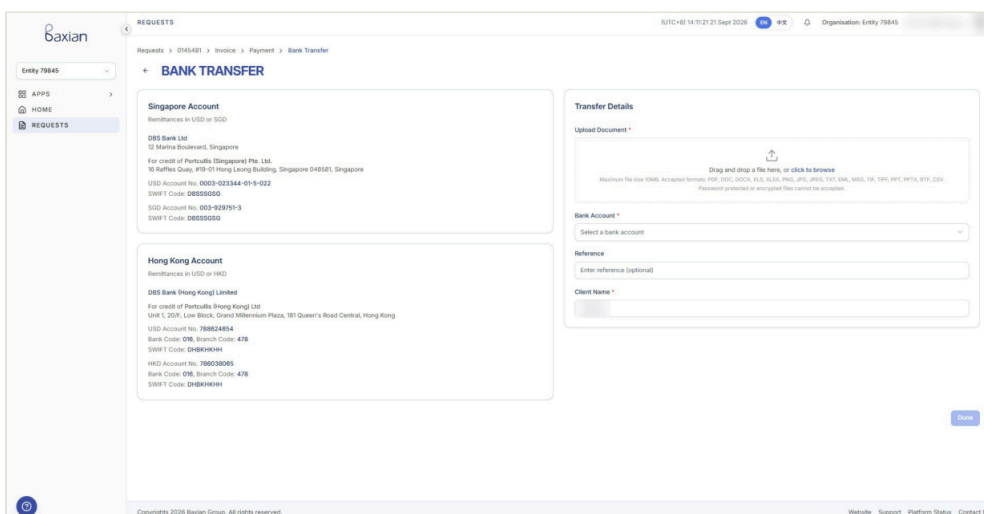


FIGURE 11 Bank transfer: our accounts on the left, your details on the right

ACCOUNT	PAY IN
Singapore — DBS Bank Ltd	US or Singapore dollars
Hong Kong — DBS Bank (Hong Kong) Limited	US or Hong Kong dollars

UPLOADING YOUR PROOF OF PAYMENT

Up to **10MB**. We cannot open password-protected files, and bank confirmations often are — please unlock it first. If someone else paid on your behalf, put their name in **Client Name** so our finance team can match it.

Your receipt appears on the request once our finance team and your Relationship Manager have both checked the payment. A short wait is normal.

5 Checking the draft

Nothing is signed until you say so.

When the draft is ready we email you and the request moves to **Draft Ready**. Open it and read the draft in the panel on the right — it is watermarked DRAFT and usually runs to more than one page, so read it all.

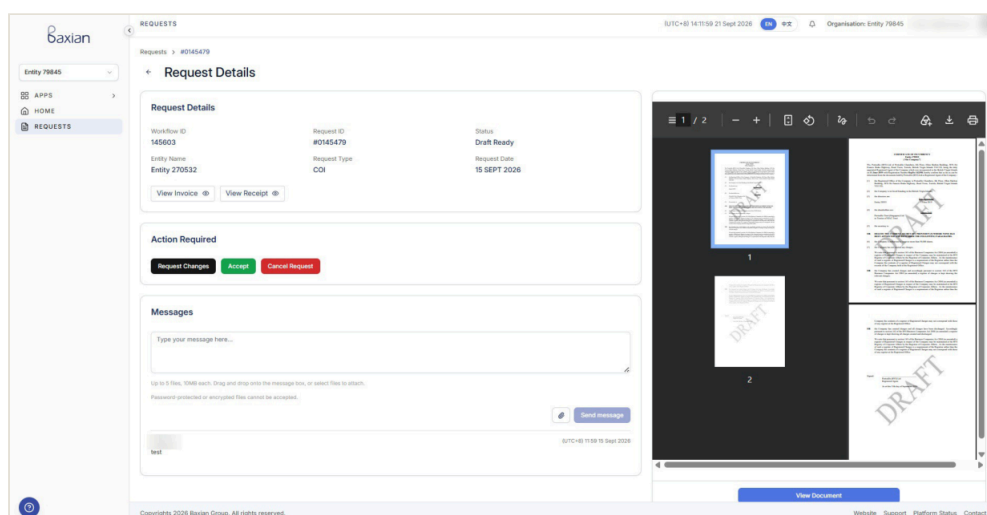


FIGURE 12 The draft, ready for you to check

CHECK IT PROPERLY NOW

Changes at this stage are quick and free. Once it has been printed, signed and stamped, a correction means starting again. Check the entity name, the registered office, the directors, any wording you asked for, and the date.

If it is right, click **Accept** and we send it for signature. If not, click **Request Changes**, pick the type of change, and tell us what needs fixing. Be specific — quote what it says now and what it should say. We will revise it and send it back, as many times as needed.

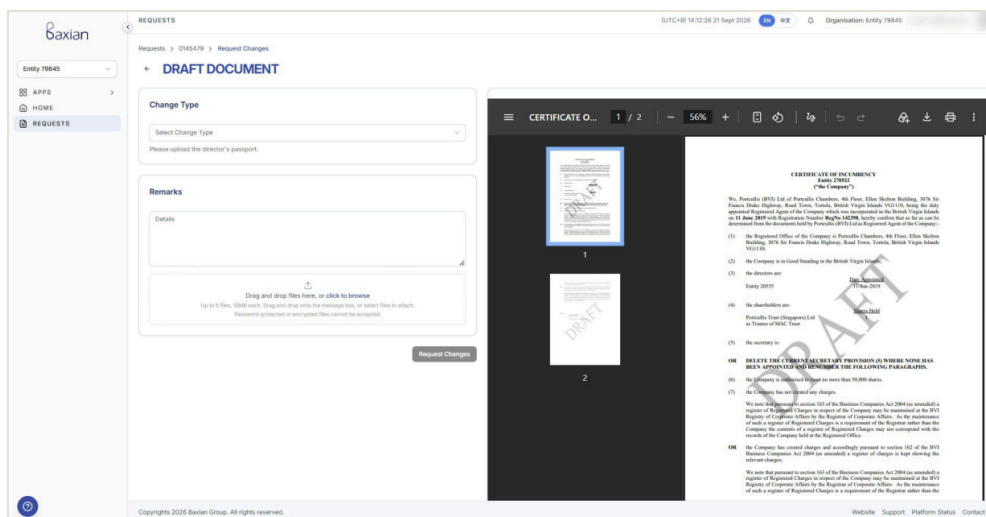


FIGURE 13 Telling us what to change

CHANGE TYPE	USE IT WHEN...
Format Incorrect	The wording is right but laid out wrongly.
Data Wrong	A detail is simply wrong — a name, a number, a date.
Missing Information	Something has been left out.
Spelling/Typo Error	Right information, spelt wrongly.
Other	Anything else — explain it in the remarks.

If the change involves a director or shareholder, we may need a supporting document such as a passport. Attach it at the same time so the amendment is not held up.

6 Getting your certificate

Once you accept the draft, the certificate is printed, signed, stamped and scanned back onto your request.

If you paid up front, that is it — download it straight away. If you are on credit terms, this is when payment falls due. You can **look at** the finished certificate to satisfy yourself it is right, but the **download unlocks once your payment clears**.

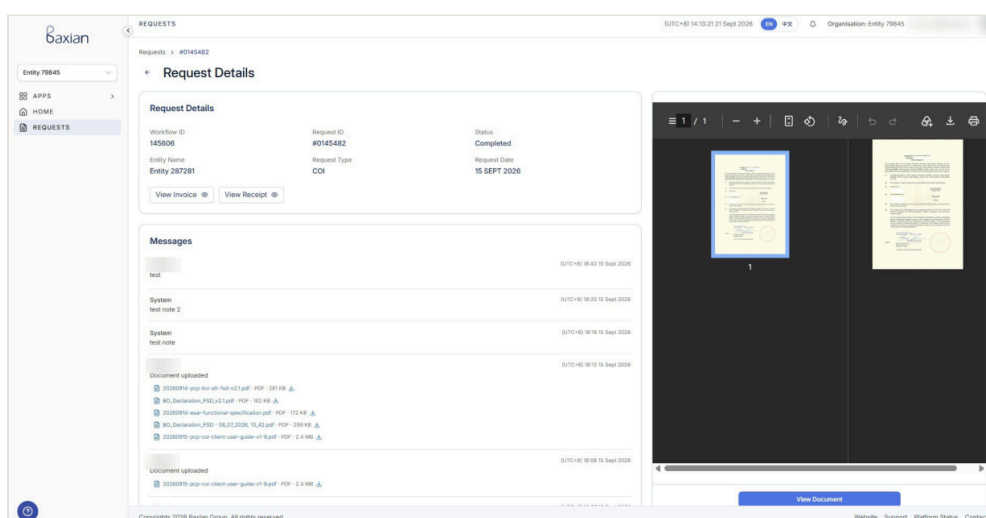


FIGURE 14 A finished request, with the certificate, invoice and receipt

If you asked for Courier, we post the paper original to the address you gave us and confirm when it is sent.

7 Keeping track

Everything about a request lives on its own screen — status, actions, messages and documents.

Messages

Use the message box on the request rather than email. It keeps everything in one place and reaches your Relationship Manager's whole team, so you still get an answer if your usual contact is away. You can attach up to five files of 10MB each, as long as they are not password-protected. We email you whenever the status changes or a message arrives. Once a request is finished the thread stays readable but closes to new messages.

Cancelling

You can cancel a request yourself, any time before it is finished, using **Cancel Request**. If we have already started work — especially once a draft exists — please message us first, as that work cannot carry over to a new request. Finished requests cannot be cancelled.

What the statuses mean

STATUS	MEANING	YOU
Pending Invoice	We are working out your charges.	—
Pending Payment	Your invoice is ready.	Pay
Processing Payment	We are checking your payment.	—
In Progress	We are preparing your certificate.	—
RM Request Info	We need something from you.	Reply
Draft Ready	Your draft is ready to check.	Check it
Change Request	We are making your changes.	—
Draft Accepted	Off for signing and stamping.	—
Document Uploaded	The signed certificate is on your request.	Pay, if on credit terms
Completed	All done.	Download it
Rejected	We could not complete it.	Raise a new one
Request Cancelled	Cancelled.	—

8 Common questions

My colleague says the Portal is empty.

They are probably a Reviewer, who only sees finished requests. Change them to User.

I ticked Express by accident and the bill has doubled.

Message us straight away. If the invoice has not gone out we can usually take it off. After that, the request has to be cancelled and raised again.

The form will not submit.

If you ticked Courier you must choose a country. Check the Details box is filled in too.

I can see my certificate but cannot download it.

You are on credit terms and payment has not cleared yet. The download opens as soon as it does.

I ticked five entities and got five invoices.

That is right — each entity is handled separately from start to finish.

Nothing has happened since I submitted.

You are most likely at Pending Invoice while we work out the cost. We will email you as soon as it is ready.

STILL STUCK?

Contact the Relationship Manager shown against the entity — they know your file.