ANTI-MONEY LAUNDERING, ANTI-TERRORISM FINANCING AND PROCEEDS OF UNLAWFUL ACTIVITIES

CUSTOMER RISK PROFILING FORM – INDIVIDUAL

IMPORTANT NOTES

This Customer Risk Profiling Form ("CRPF") has to be completed separately for every customer, including joint holders and where relevant, beneficial owners. The CRPF must not be modified. The CRPF is divided into 2 sections:

Section A

a. This section sets out the risk factors to enable a proper risk rating of customer. It is not an exhaustive list and any other factors which may be relevant to a particular customer must be considered and stated.
b. All questions are required to be answered and the appropriate column ticked (✓)

Section B

This section **MUST** be completed where one or more risk factors for a customer are ticked (✓) as "High Risk".

Name of customer: _____

Investment objective of customer: _____
(e.g. savings, retirement planning, children's education, better returns)

The following account types are **prohibited**: (a) anonymous accounts, (b) accounts in fictitious, false or incorrect name, (c) accounts which are numbered, (d) accounts with a shell bank, (e) where customer fails to provide evidence of identity and (f) customers in relation to Taliban and Al-Qaida.

SECTION A

NO	RISK FACTORS	Y	N	REMARKS
1	Is the customer from a "High Risk" country?			If yes, state: (a) Country/location: (b) Mitigating factors, if any:
2	Is the customer a "non-resident"?*			If yes, state: (a) Country/location: (b) Mitigating factors, if any: * Malaysian national who lives abroad for more than 182 days
3	Is the customer from a country known for high crime rates (eg. drugs, trafficking, smuggling, corruption)?			If yes, state: (a) Country/location: (b) Mitigating factors, if any:
4	Is the customer from an area known for terrorism or provide/support terrorist activities?			If yes, state: (a) Country/location: (b) Mitigating factors, if any:
5	Is the location of the customer's business and/or transaction reside in a "High Risk" country or country known for corruption, drugs or other criminal activities or area known for terrorism or provide/support terrorist activities?			If yes, state: (a) Country/location: (b) Mitigating factors, if any:
6	Does the customer's business/employment fall under the "High Risk" business category?[1]			If yes, state: (a) Type of business: (b) Mitigating factors, if any:
7	Is the customer a "High Net Worth" individual[2]?			If yes, state: (a) Source/s of wealth or funds[3]:

NO	RISK FACTORS	Y	N	REMARKS
8	In dealing with the customer, did you feel/experience any of the following: (a) the intended investment is unusual given the known background of the customer; (b) the intended investment involves complex and unusual patterns; (c) the intended investment is from a source that could be related directly or indirectly to any crime; (d) the identification documents were not easily obtained or seems false[4]; (e) more than 1 address (residential or correspondence) was given; (f) the use or proposed use of aliases; and (g) the customer appeared nervous or aggressive or evasive or uncooperative or unwilling to provide information.			If yes, state: (a) Factor and provide a brief explanation:
9	For Joint account application, please state the relationship of a joint account holder to the principal. (Example: Spouse, Nephew, Niece, Grandparents)			State relationship:
10	Any other information:			

[1] Business where receipts are mainly in cash terms such as money changers, gaming establishments, video arcades, jewellers, gems & precious metal dealers, antiques & art dealers, paintings/objects d'art, hawkers, restaurants, entertainment centres, pawn brokers, cash couriers, massage parlours, VCD/DVD shops.
[2] This is based on response contained in account opening form.
[3] eg. savings, retirement funds, employment, business, inheritance, spouse. Note: can be more than one source.
[4] eg. poor quality, discoloured or poor colour quality, old version

SECTION B

Additional information required where one or more risk factors above are ticked (✓) as "High":

1. Intended level of the business relationship: _____
   (state total target amount for investment now and future)

2. Nature of the business relationship: _____
   (e.g: (1) type of fund to invest: equity/fixed income/balanced/money market/others, (2) target duration of investment, (3) one-off investment or more than once)

3. Source of wealth or funds[4]: _____
   (where not covered under Item 6 of Section A)*

4. Ultimate beneficial owners: _____

In view of the above, please risk rate the customer:

Risk Rating of customer:	☐ **Low**	☐ **High**

Name Designation Signature Date

Profiled by:_____

To be completed by Operations Department

Based on the information gathered from the account opening documentation/AML System and other reliable sources:

1. Verify if Section A, items (1) to (9) above are correct. If no to any, conduct independent verification and provide details:

   _____

   _____

2. Are any of the following applicable in the customer's case:
   (a) past or present bankruptcy/winding up proceedings? (Yes/No)
   (b) current or previous criminal convictions? (Yes/No)
   (c) past or present material civil litigation suits? (Yes/No)
   (d) past or present regulatory breaches? (Yes/No)
   (e) an investigation being conducted by the authorities? (Yes/No)

   If yes to any of the above, conduct verification and provide details:

   _____

   _____

3. Is the customer a Politically Exposed Person (PEP) (local or foreign) or Person Entrusted With Prominent Function In International Organisations (PEPFIO)? (Yes/No). If yes, complete below:

☐ Head of State/Minister/Government	☐ Senior Judicial or Military Officials
☐ Member of Royal family	☐ Politicians/Political Party Officials
☐ Senior Executive of Government Corporations	☐ Others (Please Specify): _____
Name of Organisation/Public Function	
Country (if overseas)	
Years in position	

Types of PEP:
☐ Self ☐ Family Member**(Spouse/Child/Parent/Child's Spouse*) ☐ Close associate**

☐ Ultimate beneficial owner/shareholder/director/partner/authorised person* of client (*delete as appropriate)

* Others (please specify) _____
** For Family Members and Close Associate
(Please specify the name of the PEP that customer is related to): _____

4. Do you have any reason to believe that the customer/transaction is in any way of a suspicious nature?

   ☐ Yes (please specify)
   ☐ (a) The source of wealth does not match customer's profile.
   ☐ (b) The transaction does not appear to be logical economic purpose.
   ☐ (c) There is adverse news about the customer's reputation (e.g. Internet search, news, media, etc). Attach all relevant documentation for adverse news.
   ☐ (d) Others (please specify) _____

   ☐ No (please specify) _____

5. Any other information/remarks: _____

In consideration of the above information,

Risk Rating of Client: ☐ **Low** ☐ **High**

Where rating is different from Front liner, please elaborate: _____
_____

If the rating is "High", provide justification for proceeding with opening of the account:
_____
_____
_____

Onboarding of Low Risk Customer		**Approval for Onboarding High Risk Customer**	
Prepared By	**Reviewed By**	**Concurred By Head, Operations/Manager, Operations**	**Approval By CEO/ED**
Signature Name: Date:	Signature Name: Date:	Signature Name: Date:	Signature Name: Date:

Operations To Confirm	**Yes**	**No**
Has a "High Risk" customer been tagged in the system?		
Has a PEP been tagged in the system?		

COMPLIANCE DEPARTMENT COMMENT/REVIEW

Is the risk rating of _____ concurred with? (Yes/No)

If no, please state reason and further action required:

_____
AMLATF Compliance Officer
Name:
Date: