

DYNAMIC RISK ASSESSMENT

Business Unit Risk	Medium	Date	20 March 2023
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Client Name	Client99	Client ID	271129591
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Completed By:	Armughan Ahmad	Completed By: Role/Designation	Admin
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Overall Dynamic Risk:	High
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	Score	Weight	Risk Factor
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A. Client Risk	29
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Client Type	Individual
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Occupation	Minor/Scholar	1	1	1
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Country of Birth	Pakistan	2	3	6
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Country of Residence	Pakistan	2	3	6
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Nationality	Pakistan	2	3	6
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Is nationality different to current jurisdiction?	Yes
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Country of tax residence	Pakistan	2	3	6
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Industry	Health care and medical	2	1	2
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Source of Funds	Maintainance(Formal agreement)	1	1	1
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Relationship to client	Premium Payer	1	1	1
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B. Product/Service Risk	
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Product/Service Risk	Advisory or intermediary services only with commission based inflow	3	2	3
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Product/Service Category	New
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C. Transaction Risk	22
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Transaction Flow	Inflow
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Method of Transaction	Cash	3	2	6
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Reason of Transaction	Commission/Service fee	1	1	1
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Has this Reason for Transaction been considered as a High Risk in any Typology report/guidance?	Yes	3	2	6
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Frequency of Transaction	Ad hoc	3	1	3
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Value of Transaction:	100000	Currency:	ZAR
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Transaction Geography	Cross Border	2	1	2
Jurisdiction of funds	Pakistan	2	3	6
Delivery channel	Intermediaries(Advisors)	3	1	3
Linked Party acting on behalf of Client?	Not Applicable	1	1	1
Linked Party paying / receiving funds	Not applicable	0	1	0
D. Reputation Risk	High	3		
Client is a true match on:	Enforcement,SIP,SIE	3	1	3
Are there Linked Parties / Beneficiaries to Client?	Yes			
Linked Party 1	Medium	Adjust Risk	Medium	
Name and surname	a			
Relationship to client	Individual exercising control other than owner			
ID/Passport Number/Tax Number	123987			
Linked Party is a true match on	Adverse Media	2	1	2
Is this a RCA (relative / close associate) to Client?	No	0	1	0
Country of Birth	Pakistan	2	3	6
Country of Residence	Pakistan	2	3	6
Nationality	Pakistan	2	3	6
Action	Conduct Enhanced Due Diligence			

RECORD OF ADVICE

Client Name:	Client99	ID number:	271129591
Address	344, Block M, Johar Town, Lahore		
Email:	client99@gmail.com	Phone:	03121234567
Financial Advisor:	Armughan Ahmad	Date:	March 23, 2023

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SECTION A:

1. Compulsory Disclosures

☐ Yes ☒ No

☒ Yes ☐ No

☐ Yes ☒ No

something is here, something is there something is here, something is there something is here, something is there something is here, something is there something is here, something is there