Objective –

1. Feature enhancement
2. Feature usage
3. Miscellaneous info
4. Distribution of anchors

Topic 6

0.024\*"secretary" + 0.024\*"report" + 0.023\*"labourer" + 0.017\*"work" + 0.015\*"ministry" + 0.014\*"occupation" + 0.013\*"deputy" + 0.013\*"bhd" + 0.013\*"manufacturing" + 0.013\*"joint"

['secretary', 'report', 'labourer', 'work', 'ministry', 'occupation', 'deputy', 'bhd', 'manufacturing', 'joint', 'member', 'sdn', 'unlikely', 'highly', 'hluttaw', 'manufacture', 'profile', 'assistant', 'pep', 'hence', 'malaysia', 'construction', 'mining', 'agricultural', 'since', 'open', 'forestry', 'update', 'bangladesh', 'farming', 'fishery', 'service', 'high', 'senior', 'watchperson', 'uco', 'minister', 'public', 'region', 'meanwhile']

Anchor

profile mismatch - customer occupation ( manufacturer, labour, farmer ,agriculturer -secretary,report,labour,manufacturing ,location of work) v/s watchperson pep, occupation difference,occupation of customer v/s occupation of connected party of watchlist,transaction- salary statements in occupation anchor& pep discounting

Anchor usage

1. Customer occupation v/s watchperson pep

customer is working as manufacturing labourer whilst watchperson is son of pep. it is highly unlikely that son of pep had to come to malaysia and work as manufacturing labourer. (gfcc ar)

mismatched profile – pep

customer is a manufacturing labourer ,watch person is son is a pep, it is impossible father of pep to work as a labourer in foreign country

customer is rca of pep (spouse). reviewed on customerâ€™s profile and found that customerâ€™s occupation is not match with identity as pepâ€™s spouse who is work as a agricultural, forestry, farming and fishery labourers. further checking on customer account, noted that customer account was used for salary purposed and actively used in malaysia. hence, alert discount as false hit.

1. [Occupation difference]

mismatch profile. customer work as agricultural, forestry, farming and fishery labourers as per uco meanwhile wl work as deputy secretary to health services division as per world check. hence, it is highly unlikely customer and watchlist are the same person because of their profile.

1. occupation of customer v/s occupation of connected party of watch-list

mismatch profile/occupation/location â€“ according to uco system, the customer is working as manufacturing labourers with celestica electronics sdn bhd an income rm2000-rm2999 at perak from 2016 vs according to worldcheck, the watchperson is honored with dr. tittle who is also spouse to a member of amyotha hluttaw for kayin (6) (nov 2010 - nov 2015) (nov 2015 - nov 2020). member of union solidarity and development party in myanmar. it is highly unlikely they are the same person.

mismatch profile - refer apex, customer has been received bsh in sep 2021 vs watchperson is spouse is a deputy secretary general (planning and sustainable environment) of the ministry of housing and local government (oct 2021 - ). division secretary, sustainable city and green environment division of the ministry of housing and local government ( - oct 2021). thus, unlikely to be the same person due to her spouse position to become a bsh recipient.

1. Transaction introduction occupation

mismatch occupation - customer opened account on 20/10/2017 working as manufacturing labourers at latexx partners berhad with account active as the latest salary credited on 07-jul-23 vs watchperson who held high ranking position at homeland

customer is rca of pep (spouse). reviewed on customerâ€™s profile and found that customerâ€™s occupation is not match with identity as pepâ€™s spouse who is work as a manufacturing labourer. further checking on customer account, noted that customer account was used for salary purposed and actively used in malaysia. hence, alert discount as false hit.

mismatch occupation - customer opened account since 28/09/2018 working as agricultural, forestry, farming and fishery labourer at fgv ladang besout 7 with account active up to latest transaction dated 26-may-23 vs watchperson who held high ranking position at homeland.

Miscellaneous info

1. Watch person details extracted from UCO based on NRIC key

mismatch id number\_nric,watchperson is nric = 701029025183 (based on profile in uco, works as senior government officer at ministry of foreign affairs).watchperson is ucif = 0000000108348091, gcif = 006272113.

1. Narration of watchperson relative pep, not useful for discounting

mismatch id number\_nric. watchperson is spouse of azli bin yusof (gcif: 000224917, nric: 670315105425) who is member of the house of representatives for shah alam (nov 2022 - ). azli has a joint account (162106245022) with noraini binti abu bakar nric: 670214045072. customer is nric is different. hence, both are not the same person.

Topic :3

0.162\*"yob" + 0.111\*"year" + 0.073\*"birth" + 0.056\*"infer" + 0.049\*"bear" + 0.048\*"refinitiv" + 0.042\*"old" + 0.028\*"refer" + 0.024\*"watchperson" + 0.019\*"watch"

['yob', 'year', 'birth', 'infer', 'bear', 'refinitiv', 'old', 'refer', 'watchperson', 'watch', 'meanwhile', 'worldcheck', 'per', 'person', 'hence', 'accord', 'whereas', 'unlikely', 'mismatch', 'highly', 'customer', 'base', 'respectively', 'confirming\_spr', 'parent\_pepworld', 'confirming\_spr\_website', 'either', 'child\_young', 'eld', 'nurul\_izzatul', 'shahirah\_ahmad', 'operations\_command\_sittwe', 'council\_mingala\_taung', 'yazar\_thaik', 'nepal\_mahata', 'ul\_haq\_lone', 'idcontentid', 'tak\_raj', 'mob', 'ei\_ei']

Anchors – YOB,

Anchor usage -

1. mismatched yob, watch person yob is 1937/1938 (info from refinitiv)
2. mismatch year of birth (yob), based on refinitiv the watch person is year of birth is between 1959 to 1960
3. mismatch year of birth (yob) watchperson yob as per worldcheck,1977(inferred),1978(inferred)
4. mismatch year of birth (yob) - based on link https://dayakdaily.com/ahmad-ibrahim-elected-as-senator-to-represent-sarawak/, watchperson was 53 years old as at may 18, 2022.

Topic 14

0.024\*"soe" + 0.021\*"board" + 0.017\*"director" + 0.015\*"general" + 0.013\*"co" + 0.013\*"ltd" + 0.012\*"member" + 0.011\*"profile" + 0.011\*"president" + 0.010\*"executive"

['soe', 'board', 'director', 'general', 'co', 'ltd', 'member', 'profile', 'president', 'executive', 'chief', 'report', 'development', 'chairman', 'company', 'china', 'manager', 'student', 'sdn', 'bhd', 'occupation', 'host', 'update', 'po', 'limit', 'consul', 'meanwhile', 'treasurer', 'work', 'unlikely', 'administrative', 'watchperson', 'professional', 'pep', 'people', 'supervisory', 'highly', 'hold', 'hence', 'congress']

Anchor –

profile mismatch -occupation - organization ( soe,ltd,sdn ,bhd), ,designation( president,board,'chairman', 'manager'), 'pep', nric,gender,nationality, connected party occupation (spouse occupation ), customer dob v/s watchlist profile

Anchor usage –

1. Mismatch profile –( designation , organization , age, experience)

mismatched profile

watch person, mohamad abd razak, pep, chairman of universiti kebangsaan malaysia (ios) (nov 2021 - ). experience 51 years with ukm and roughly watch person is +70 years old. for more information to view the link below.

<https://www.ukm.my/news/latest_news/prof-emeritus-dato-dr-mohamad-abd-razak-appointed-chairman-of-ukm-board-of-directors/>

1. Profile mismatch – spouse occupation of wl v/s customer occupation

profile mismatch

watchperson is spouse to member of kelantan state legislative assembly for kelaboran (may 2018 - ). member of board of directors of infra quest sdn bhd (soe) (reported mar 2020 - ).

cross checking with customer is account statement via apex, customer is recipient of bantuan sara hidup (bsh).

it is unlikely for a spouse to member of legislature to receive such assistance.

based on circumstances evidence, this is a false hit.

profile mismatch

watchperson is spouse to member of the house of representatives for baling (may 2013 - may 2018) (may 2018 - ).

cross checking with customer is account statement via apex, customer is recipient of bantuan sara hidup (bsh).

it is unlikely for a spouse to member of legislature to receive such assistance.

based on circumstances evidence, this is a false hit.

1. NRIC mismatch + Profile description of watchperson (miscellaneous info)

mismatch id number\_nric - watch person is pep related to known as tan sri ali hamsa (pep) (spouse) (deceased) deputy chairman of johor corporation (soe) (reported jan 2019 - reported apr 2022). independent non-executive chairman and editor of kulim malaysia berhad (soe) (reported jun 2021 - reported apr 2022). chairman of bcb bhd (sep 2021 - reported apr 2022). executive director of g capital bhd (reported jun 2020 - reported apr 2022). independent non-executive director of yb ventures bhd (reported jun 2021 - reported apr 2022). deceased 21-apr-2022. watch person puan sri rohani abdullah also known as puan sri datuk seri rohani parkash binti abdullah found with world check profile id 4893872. further review in host, cif 3058068 puan sri datuk seri rohani parkash binti abdullah with nric 550718085688 and related relation to ali bin hamsa (inqcrel) cif 002085416 nric 550829016183.

http://www.symphonylife.my/wp-content/uploads/2017/08/slb-ar2020-compressed.pdf

1. Gender, Nationality, Name + miscellaneous info ( profile info)

match full legal name, gender and nationality. the watch person is member of the board of directors of maju nominees (tempatan) sdn bhd (soe) (reported 2016 - nov 2020). the position held by watchperson does not fall within maybank pep definition.

1. Customer dob v/s wl profile +time stamp

mismatched profile, customer is dob 20/11/1995, in year 2017 customer only 22 years old and a student. whereas watch person is a pep, member of the supervisory board of anhui communications services company ltd (soe) (dec 2017 - apr 2022). it is impossible both to be same individual.

mismatch profile/age. customer dob is 04/08/1989. customer was not born yet in 1982 while watchperson is a non-executive director of chiyu banking corporation limited (former soe) (jun 1982 - mar 2017) (apr 2017 - ). therefore, it is unlikely for the customer and the watchperson to be the same person.

Topic 4

0.199\*"nric" + 0.130\*"date" + 0.085\*"birth" + 0.065\*"number" + 0.047\*"d" + 0.047\*"i" + 0.046\*"watch" + 0.025\*"trinity" + 0.025\*"person" + 0.018\*"sallehuddin"

['nric', 'date', 'birth', 'number', 'd', 'i', 'watch', 'trinity', 'person', 'sallehuddin', 'as', 'information', 'mahani\_dhter\_dhter', 'mismatch', 'watchperson', 'customer', 'per', 'mr', 'citizenship', 'priy', 'nuraini', 'cnic', 'spr', 'checking\_suruhanjaya\_pilihan', 'rosman\_mohad\_basir', 'raya\_spr', 'mfk', 'wfs', 'spr\_website', 'rf', 'umno\_bahagian\_cbad', 'imigresen', 'ogo', 'dubai', 'norzaini', 'bgd\_jabatan\_imigresen', 'bte', 'spr\_semak', 'norazni', 'norani']

Anchor –

NRIC ID ,Citizenship,DOB,Passport no.,name

Source SPR semark,refinitv , suruhanjaya\_pilihan,

Anchor usage –

1. match full legal name, date of birth (dob) and id number\_nric
2. mismatch id number\_nric

watchperson nric: 630215045633. refer gcif: 006446539.

watchperson has joint loan account with spouse rahmah binti hamden, 461118230478 gcif: 001097025. nric as per host is 630215045633.

1. match full legal name , date of birth (dob), gender & id number\_nric/primary id no.
2. mismatch id number\_citizenship number
3. mismatch full legal name\_name does not sound similar (mfk csc mr)
4. mismatch date of birth (dob)

dob: 23/12/1996

source of information:(https://eservices.imi.gov.my/myimms/fomemastatus)

Miscellaneous info

mismatch id number\_nric (wfs csc mr)

match id number\_nric (mfk csc mr)

Topic 8 :

0.027\*"transaction" + 0.026\*"apex" + 0.024\*"involvement\_money\_laundering" + 0.021\*"active" + 0.017\*"profile" + 0.016\*"reportedly" + 0.015\*"malaysia" + 0.014\*"judge" + 0.014\*"base" + 0.013\*"highly"

['transaction', 'apex', 'involvement\_money\_laundering', 'active', 'profile', 'reportedly', 'malaysia', 'judge', 'base', 'highly', 'mention', 'period', 'hence', 'account', 'unlikely', 'imprisonment', 'involvement', 'show', 'court', 'sentence', 'judicial', 'accord', 'terrorism', 'issue', 'search', 'police', 'visa', 'since', 'still', 'anti', 'thus', 'watchperson', 'use', 'arrest', 'activity', 'corruption', 'country', 'mean', 'acc', 'detain']

Anchors – active account with Transaction with time stamp, material crime ( money laundering, terrorism, corruption ),Location ( Malaysia ), proceedings (imprisionmemt , sentence, judicial trial,arrest,detain),

Source - Apex

Anchor usage –

1. Customer (Active Transaction with time stamp + Location) v/w Watchperson ( crime committed & detained from travelling other location in same time stamp)

mismatch profile - refer apex, customer has active transaction activities in malaysia in oct 2020 vs watchperson has been reportedly declared as proclaimed offender by larkana range court for involvement in organised crime related activities in same month. thus, they are not the same person due to crime activity done by watchperson is a must for him being detained from travelling to other country in short period of time.

mismatch profile watchperson was reportedly released on the public prosecutors order and under house arrest pending investigation and

reportedly suspected of joining a terrorist group and spreading false statements against egyptian state on 5 july 2022 in egypt. (source: https://www.dostor.org/4124791)

whereas customer has an active transaction in malaysia from jun 2022-aug 2022 as per checking apex.

it is impossible for a person under house arrest and suspected of terrorism can fly back into malaysia and freely doing transaction.

thus. they are not the same person.

false hit. mismatch profile \_ watch list on may 2018 - sentenced to death for killing security personnel . mean while customer working in malaysia and have account activity in malaysia since 2019 - 2020 - apex – 112250110581

Topic 5

0.039\*"account" + 0.026\*"host" + 0.024\*"transaction" + 0.022\*"base" + 0.019\*"conduct" + 0.018\*"active" + 0.017\*"location" + 0.017\*"apex" + 0.016\*"relate" + 0.015\*"rm"

['account', 'host', 'transaction', 'base', 'conduct', 'active', 'location', 'apex', 'relate', 'rm', 'till', 'actively', 'malaysia', 'biography', 'profile', 'circumstance', 'credit', 'dhaka', 'address', 'evidence', 'review', 'income', 'watch', 'salary', 'show', 'therefore', 'impossible', 'reflect', 'monthly', 'work', 'per', 'onboarde', 'still', 'open', 'person', 'save', 'unlikely', 'indicate', 'last', 'activity']

Anchor – Active Account ,monthly transaction ( income/salary) ,Location (Malaysia,Dhaka),Profile mismatch

Source – Host,Apex

Anchor usage –

1. mismatch profile – [ Active account transaction activities ( amount + volume of transaction)] like local transaction in Malaysia as income v/s watch person high profile person (like pep may or may not be) cannot make small income or cannot be present physically to make such transactions (location difference). In same time

customer is a software and applications developers and analysts n.e.c with i b m. further review saving account 162861030099, saving account is actively conducted. customer still have active transaction until to-date. transaction review (apex) shows mainly local transactions. it is shown that customer is working and reside in malaysia. therefore unlikely watch person holding higher position will be working in malaysia with small income.

customer with is a retiree income range rm1-rm999.00 as per uco. further review saving account 164892069245, transaction review (apex) shows mainly local transactions. it is shown that customer is reside in malaysia. hence unlikely both is the same person with watch person holding higher position in china vs customer in malaysia.

customer is a manufacturing labourers with pmb silicon sdn bhd with income range approx. rm4000-rm999.00 as per uco. further review saving account 111177192562, saving account is actively conducted. customer still have active transaction until to-date. transaction review (apex) shows mainly local transactions. it is shown that customer is working and reside in malaysia. hence unlikely both is the same person with watch person holding higher position to work in in malaysia with small income.

customer further review saving account 114879158468, saving account is actively conducted. customer still have active transaction until to-date. transaction review (apex) shows mainly local transactions. it is shown that customer is reside in malaysia. hence unlikely both is the same related person with watch person.

mismatch profile - account 158088573123 opened on 11/11/2019 under customer is capacity as administrative and commercial manager with xinquan hicom (m) sdn bhd located at tanjung malim. based on the account activities in apex, it is active. it indicates that customer is living and residing in malaysia. unlikely customer is the watchperson.

mismatch profile customer account is active with debit and credit transactions as per apex from 20-feb-19 to 20-jul-22 (account-158181285582).

the statement of account shows that the customer is living and residing in malaysia during that period of time. it is unlikely the customer is the watchperson individual to be a freeman in malaysia during that period of time as per information refer to world-check

1. NRIC mismatch + miscellaneous info

mismatch id number\_nric. based on review, watchperson is spouse is our maybank customer known as nurlaila binti abdul latiff (nric 650603075250). further review in apex, watchperson is spouse account 158293640813 found related to rusli bin ramli with nric 591225075669. hence, it is unlikely the same person.

mismatch id number\_nric

watchperson nric: 660125135384.

upon checking to saving account 162674101741 (noraini binti sulaiman), customer was mainly received funds from (ahmad bin maslan), saving account 166010060016.

Topic 10 :

0.050\*"fine" + 0.045\*"imprisonment" + 0.045\*"sentence" + 0.033\*"trafficking" + 0.033\*"involvement\_money\_laundere" + 0.031\*"bdt" + 0.031\*"arm" + 0.030\*"bdtm" + 0.029\*"life" + 0.024\*"allege"

['fine', 'imprisonment', 'sentence', 'trafficking', 'involvement\_money\_laundere', 'bdt', 'arm', 'bdtm', 'life', 'allege', 'arrest', 'year', 'court', 'news', 'business', 'bank', 'happen', 'involvement\_money\_laundering', 'material', 'deem', 'non', 'ago', 'incident', 'relevant', 'relationship', 'month', 'heroin', 'reportedly', 'lared\_proclaimed\_offender', 'kg', 'adverse', 'traffic', 'case\_registered\_cns', 'people', 'alleged\_possession\_intent', 'cheat', 'involvement', 'watchperson', 'karachi', 'criminal']

Anchors - repercussion of crime (fine ,imprisionment,sentence, arrest),material crime( money laundering,cheat,allegeged position,arms trafficking, trafficking narcotics ), bank,account ( active –last transaction date, opening date)

Source – Apex

Anchor usage

1. Customer – active transaction v/s watch-list imprisoned

mismatch profile. based on apex, customer is transaction was actively in nov 2020 until now conducted in malaysia while watch person in nov 2020 - arrested for alleged involvement in money laundering. sep 2022 - sentenced to life imprisonment for arms trafficking and fined bdt10,000. jul 2023 - sentenced to 4 years of imprisonment and fined bdt38.3m for involvement in money laundering as per worldcheck. it is unlikely they are same person.

mismatch profile. watchperson was sentenced to 17 years of imprisonment for involvement in embezzlement and fined bdt103.6m in absentia in jun 2023 customerâ€™s transaction activities extracted from apex revealed that there were transactions conducted from 22-jan-23 up until 30-jul-23 it is highly unlikely that this is the same person.

mismatch profile - watchperson was arrested by rapid action battalion (rab) for involvement in trafficking narcotics and seized (16,800 yaba tablets). mar 2023 - sentenced to life imprisonment and fined bdt10,000 for trafficking narcotics in aug 2021. meanwhile, currently customer is working in malaysia as a mining and construction labourers for afiyan dimensi sdn bhd with income range of rm2000 to rm2999. based on apex customer have active transaction (164548280473) from feb 2020 until jun 2023. therefore, it is unlikely for the watch person and the customer to be the same person during that mention period.

1. Non - Material crime

true hit non-material.match name. watchperson was arrested for possession of gold intent on smuggling (655g) (bdt2.5m) in apr 2016. there was no further update/information on the news. the incident was happened more than 7 years ago with no further update/recurrence deemed as not relevant to the business relationship between the customer and maybank. source.cscdd5

1. Customer account opening data v/s watch-list imprisoned

mismatch profile, based on uco, customer open account in 05/05/2022 while watch person in jul 2019 - case registered by the anti-corruption commission (acc) for embezzlement and money laundering (bdt40m). dec 2019 - charge-sheet approved by the acc. jan 2020 - arrest warrant issued by a dhaka court. aug 2020 - bail granted. aug 2021 - pleaded not guilty for involvement in embezzlement and money laundering (bdt40m). nov 2021 - sentenced to 4 years of imprisonment for embezzlement and money laundering (bdt40m) and fined (bdt50,000). apr 2023 - fined bdt560,202 for misuse of power, graft and misappropriation of funds as per worldcheck. it is unlikely the same person who was arrested need to open account in malaysia.

Topic 17

0.137\*"name" + 0.051\*"match" + 0.039\*"full" + 0.035\*"passport" + 0.023\*"similar" + 0.023\*"sound" + 0.020\*"native" + 0.019\*"copy" + 0.018\*"gender" + 0.017\*"edms"

['name', 'match', 'full', 'passport', 'similar', 'sound', 'native', 'copy', 'gender', 'edms', 'difference', 'nationality', 'official', 'character', 'document', 'dms', 'definition', 'per', 'financing', 'know', 'compare', 'cscdl', 'watchpersons', 'base', 'different', 'provided\_bu\_response', 'myimms\_fomema', 'image', 'mismatch', 'unique', 'ad', 'ej', 'page', 'chinese', 'consider\_cessation', 'spelling', 'anti\_money\_laundering', 'review', 'bc', 'differ']

Anchors – Name match, native,spelling, character, chineese ,gender,nationality,sound ,

ID ( passport ), image , father’s name

Source – edms, passport

Miscellaneous – fommema

Anchor usage –

1. Name anchor – sounding similiar

mismatch full legal name â€“ name does not sound similar

1. Name anchor –native name /character , Chinese character

mismatch full legal name â€“ native name (character difference). comparison was made between customerâ€™s official document (passport copy in edms) against watchperson is name (refinitive).

mismatch full legal name\_native name (chinese character difference) - comparison was made between customerâ€™s official document against watchperson info in world check. refer to world check and uco.

1. Gender
2. Nationality
3. ID NRIC,Passport

match name, gender, id number\_nric and nationality.

match name, gender, dob, passport no & nationality.

1. mismatch father is name - difference in father is name. comparison was made between customerâ€™s official document (passport copy in edms) against watchperson is father name (refinitive). based on customer is passport copy, customer is father name is nurul haque hawlader

Topic 16 –(9396)

0.094\*"son" + 0.067\*"father" + 0.047\*"pep" + 0.032\*"yobage" + 0.021\*"refinitive" + 0.020\*"make" + 0.018\*"comparison" + 0.017\*"mahani\_dhter\_dhter" + 0.015\*"info" + 0.014\*"muhammad"

['son', 'father', 'pep', 'yobage', 'refinitive', 'make', 'comparison', 'mahani\_dhter\_dhter', 'info', 'muhammad', 'noor', 'dhter', 'profile', 'per', 'uco', 'ali', 'watchperson', 'kyc', 'khan', 'impossible', 'thus', 'ahmad', 'young', 'ul', 'edms', 'therefore', 'wali', 'whereas', 'md', 'al', 'dccddf', 'connection', 'mohammad', 'tuan\_haji\_mohamad', 'factor', 'later', 'customer', 'hussain', 'son\_abul\_kashem', 'nuraini']

Anchors -

DOB ,connected party dob (Daughter , Son dob,father ) of wl v/s customer dob, father’s name ,watch person - pep ( himself ,son, brother - yob) ,pep v/s lower class occupation, ,mismatch profile via age of connected party,info,deceased

Anchors usage –

1. Dob of customer & watch person ,Connected party DOB(father's,daughter, son, mother dob) of watch person v/s customer dob

mismatch yob/age. comparison was made between customer is yob [maybank kyc system (uco)] against watchperson is yob (refinitiv).

mismatch date of birth - unlikely customer whose dob is on 01/06/1977 is the watchperson whose son, dr nisar ahmad (pep), dob on 09-mar-1975 (source world check).

"mismatch profile - watchlist is the father of a pep, major - kyaw soe oo, who was born in 1979 while customer was born in 1970. it is highly unlikely for them to be the same person since it is highly unlikely for the father to had had his pep son at only 9 years old. source: world check

(wfs csc mr)"

watch person is son (san htwe) was born on 27-sep-1955 which shows that watch person is way older than his son. customer is dob: 21/09/1994] or vice versa

1. father's name also from passport

mismatch full legal name/ father is name. as per checking uco-document type: idd, customer fathers is name is siddique,muhammad, whereas watchperson father is name is allah rakha (father). thus, customer and watchperson are not the same.

mismatch father is name as per attached passport at edms customer is father is name is khan sher ali

1. pep's dob - watch person - pep ( himself ,son, brother - yob) v/s customer dob ,[ PEP DETAILS ]

mismatch profile - customer was born in year 1962 which make him 60 years old now vs wp is a father of pep who was born in year 1947 age 75 years now. it is highly unlikely a father is younger than his own son.

mismatch profile - watchperson has a daughter (pep) older than customer, daughter is yob = 1956 (refinitiv worldcheck). thus, does not reflect watchperson is age as per customer.

1. profile mismatch - lower collar job of customer v/s pep watch person [PEP DETAILS]

mismatch biography/occupation â€“ analystâ€™s justification : watchperson ahmed hussain deharr (pep) (father), customer construction updated in host, not likely same person

mismatch biography/occupation â€“ analystâ€™s justification .watchperson mohsin javed (pep) (son).customer is transport and storage labourers 2019 based on host.highly unlikely same person

Topic 0

0.185\*"dob" + 0.058\*"within" + 0.039\*"range" + 0.032\*"fall" + 0.028\*"possible" + 0.026\*"discount" + 0.022\*"csc" + 0.021\*"refer" + 0.019\*"tool" + 0.019\*"cscdd"

['dob', 'within', 'range', 'fall', 'possible', 'discount', 'csc', 'refer', 'tool', 'cscdd', 'date', 'comm', 'watch', 'trinity', 'calculator', 'approach', 'person', 'myimms', 'tuan\_haji\_mohamad', 'aged', 'kolaka', 'email', 'bangladeshi', 'team', 'action\_plan', 'discounting', 'customer', 'in\_view\_age', 'labourers\_politically\_exposed', 'retrieved\_fomema', 'indonesian', 'mna', 'mismatch', 'regent\_east', 'default', 'politically\_expose', 'negara\_dojitm\_parsely\_api', 'approve', 'differance', 'po\_politically\_exposed']

Anchor –

Dob ,pep,

Miscellaneous -fomema

Anchor usage -

1. DOB

mismatch dob. customer dob does not fall within watch person possible dob range (within 20 jul 1947 to 19 jul 1948).

(source : csc trinity discounting comm 16: watch person dob range calculator dated 15/04/2021)

false hit. customer dob does not fall within watch person possible dob range (within 02 dec 1955 to 01 dec 1956).

(source : csc trinity discounting comm 16: watch person dob range calculator dated 11/01/2021)

1. DOB of connected party of watch person v/s customer dob

false hit. mismatch profile \_ watch list is father to pep - hsan win - dob 30/04/1971 . mean while customer dob is 05/01/1971

3.WL –Connected person (Politicaly exposed person) occupation v/s customer profile

false hit. watchperson is spouse of abdul azis (pep) who is a acting regent of east kolaka (aug 2022 - ). deputy regent of east kolaka (aug 2022 - ). police officer at south east sulawesi regional police ( - reported feb 2022). source: worldcheck. customer work as assemblers in malaysia since 2020. it was highly unlikely that they are the same person whereby spouse of pep need to work in malaysia as assemblers. refer to csc trinity discounting comm 33: updates on discounting approach.

Topic 1

0.043\*"name" + 0.021\*"different" + 0.020\*"two" + 0.016\*"full" + 0.016\*"sound" + 0.014\*"mohamad" + 0.012\*"similar" + 0.011\*"ul" + 0.011\*"ociss" + 0.010\*"structure"

['name', 'different', 'two', 'full', 'sound', 'mohamad', 'similar', 'ul', 'ociss', 'structure', 'eg', 'though', 'close', 'rule', 'onetwo', 'amla', 'match', 'character', 'ie', 'base', 'hamid', 'aung', 'per', 'list', 'norain', 'nricidpassport', 'one', 'highly', 'tan', 'ageyob', 'azmi', 'myo', 'win', 'myint', 'dubai', 'unlikely', 'number', 'person', 'watch', 'kyaw']

Anchors – name structure difference, name not sounding similar ,name character ,word count difference, age/yob, nric ,passport, spouce name/profile, name, profile, location,occupation

Source – Host (ociss), AML/CFT procedures,amla

Anchor usage –

1. Name does not sound similiar

mismatch full legal name\_name does not sound similar. though the name has close match i.e only one/two different character(s), it does not sound similar and highly unlikely that it is the same person.

mismatch full legal name\_name does not sound similar - refer maybank group anti-money laundering and countering financing of terrorism procedures (mal/regulatory/compliance/398/4) sub section 4.5.2 (a)(i) (pg. 72) - it can be ruled out as "false hit, name mismatch", though the name has close e.g. only one/two different character(s), it does not sound similar and highly unlikely that it is the same person.

1. Name structure difference

mismatch full legal name\_name structure

mismatch full legal name\_name structure

http://www.customs.gov.my/en/ci/pages/ci\_tm.aspx

mismatch full legal name\_name does not sound similar/spelling/name structure, as per amla 07/10/2020 stated that full legal name can be ruled out as false hits (name mismatch). rationale though the name has close match eg only one/two different character(s) it does not sound similar and highly unlikely that it is the same person

customer : ng chee keong watch person : keong chye ng

further checking ociss the customer not listed in ociss based on the nric/id/passport number

mismatch full legal name\_name does not sound similar/spelling/name structure, customer : othman bin ahmad watch person : ahmad bin Othman as per amla 07/10/2020 stated that full legal name can be ruled out as false hits (name mismatch). rationale though the name has close match eg only one/two different character(s) it does not sound similar and highly unlikely that it is the same person

1. Native name character difference

mismatch full legal name\_chinese native character differ : based on world check( under aliases) vs passport copy of customer in uco

1. mismatch full legal name\_word count.

customer is full name is mohd ariffin bin ismail as per https://mysprsemak.spr.gov.my/semakan/daftarpemilih while watchperson name is mohamed arifin bin awang ismail as per link in worldcheck:

1. NRIC + Transaction narration from pep spouce

mismatch id number\_nric - watchperson is spouse is mohd irwan serigar abdullah (pep). checking in her spouse account no: 114150119681 indicated that there were incoming transfers from watchperson i.e. puan sri rohana sulaiman with her nric: 560825045234.

mismatch id number\_nric. watchperson is a maybank customer nric: 550926025057 gcif: 003019171, address in bukit mertajam penang. based on apex/ebpp review (107095054307) there are transfer/payment transactions to his spouse lee lai choo between october 2014 to october 2019, daughter tan tze qing between nov 2014 to july 2022 and son-in-law tan chong ling between aug 2016 to july 2022. it is highly unlikely that a person with the exact same name to be coincidentally related to all the same spouse, daughter and son-in-law

1. mismatch year of birth (yob).

watch person is yob: 1953 (age 69/announcement date:06-jul-2022).

1. mismatch spouse name & spouse profile

refer copy of marriage register in edms, customer is spouse name = sandeep singh a/l jesbee singh.

mismatch profile/spouse.

according to refinitiv, the watchperson is spouse of orideko burdam (pep) who is the deputy regent of raja ampat (feb 2021 - ).

however, based on marriage registration document of customer in edms system, the customer is spouse of chong loong keng @ amin bin abdullah chong.

therefore, it is unlikely for the customer and the watch person to be the same person.

8.mismatch - name, profile/occupation, location,

customer - (as per host system based on id/passport number eh4905392) name : zhang xiaoxia

profile/occupation : is a housewife/househusband aged 46 years location : cyberjaya selangor

watch person - name : xiaoxiao zhang

profile/occupation : is a member of the guangdong provincial people is congress representing shenzhen (jan 2023 - ).

location : shenzhen guangdong china

as per amla 07/10/2020 stated that full legal name can be ruled out as false hits (name mismatch). rationale though the name has close match eg only one/two different character(s) it does not sound similar and highly unlikely that it is the same person.

Topic 9

0.065\*"gcif" + 0.048\*"spouse" + 0.046\*"link" + 0.028\*"search" + 0.022\*"pep" + 0.022\*"uco" + 0.014\*"bank" + 0.013\*"pas" + 0.013\*"parti\_islam\_semalaysia" + 0.011\*"attache"

['gcif', 'spouse', 'link', 'search', 'pep', 'uco', 'bank', 'pas', 'parti\_islam\_semalaysia', 'attache', 'ic', 'photo', 'watchperson', 'visual', 'ucif', 'also', 'laration\_cdd', 'mbb', 'image', 'refer', 'detail', 'one', 'appear', 'usa', 'parlimentary\_area', 'transfer', 'dato', 'padang\_terap\_spouses', 'allowance', 'watchpersons', 'constituency', 'negeri', 'norhasilah', 'perlis', 'google', 'negeri\_sembilan', 'reversal\_third', 'melaka', 'jaya', 'kelantan']

Anchor – photo/visual/image , mismatch old ic number, nric,yob, mother’s name match full legal name, gender and nationality, dob, mismatch full legal name\_name structure, profile mismatch (spouse,pep ,dato,patang\_terap\_spouses )

Source – uco,

Anchor usage

1. old ic

mismatch old ic number

mismatch old ic number . customer ( 6160558) while watchlistperson old ic number as per trinity stated (a001279805). as such , both are not same person.

1. mismatch visual & full legal name\_name does not sound similar.

based on customer is visual on uco documenttype; idd with watch person is visual on external search link in refinitiv. source: <https://www.pressreader.com/malaysia/malaysia-tatler/20170501/282084866692002>

1. mismatch id number\_nric - watchperson is a maybank customer with nric no. is 660624025008. (information available in uco to refer (ucif no. 0000000041425213, gcif 013951014). based on apex (account number: 112269089090), watchperson is spouse (muhd khair razman bin mohamed annuar) can be found in transaction on 19-sep-23.
2. mismatch yob/age. watchperson is reported 49 years old in 2023, meanwhile customer is 66 years old in 2023. source: (<https://www.kosmo.com.my/2023/07/05/gagal-kemuka-penyata-pendapatan-pengarah-didenda-rm18000-penalti-rm2-43-juta/>)
3. Mother’s name

mismatch mother is name - hushne ara versus anjira

mismatch mothers name - hushne ara versus rojina akter

1. profile mismatch [ pep discounting ]

mismatch profile : watchperson is spouse of bangladesh pep known as ayesha ferdaus while customer declared working as mining, manufacturing and construction supervisors at kejuruteraan bersatu jaya with monthly salary of rm 2,000 to rm 2,999.its unlikely spouse of well known pep in other country working in malaysia as mining, manufacturing and construction supervisors . as such , both are not same person.

Topic 12

0.023\*"rfi" + 0.023\*"religious" + 0.012\*"likely" + 0.012\*"wp" + 0.010\*"individual" + 0.009\*"mother" + 0.009\*"gf" + 0.008\*"match" + 0.008\*"do" + 0.007\*"name"

['rfi', 'religious', 'likely', 'wp', 'individual', 'mother', 'gf', 'match', 'do', 'name', 'agency', 'furthermore', 'evidence', 'suggest', 'branch', 'assessment', 'home', 'insufficient', 'recommend', 'relate', 'low\_balance', 'reply', 'base', 'account', 'gfcc', 'view\_inactive', 'brother', 'will', 'identifi', 'contact', 'nationality', 'refer', 'information', 'common', 'since', 'place', 'transaction', 'tracker', 'rm', 'close']

Anchor – nric ,wl - pep (mother/brother/father/son/brother/brother in law/sister/sister-in-law) v/s customer occupation ,yob/age,name, , transaction ,account inactive (money insufficient / low balance ), identification , nationality , contact , profile mismatch,word count

1.nric mismatch

"mismatch id number\_nric

watchperson nric: 821008115311/ gcif: 018644025

watchperson is one of the mbb customer. further checking into watchperson profile in uco, noted that customer yob and profile who work at majlis bandaraya seremban same with watchperson in worldcheck refinitiv. further checking on customer nric copy, confirm that watchperson was from terengganu where as per statement in worldcheck source, watchperson was taking unpaid leave where he needs to travel from seremban to terengganu to take care of his mother in terengganu. "

1. mismatch profile

mismatch profile. customer who is general office clerks at kilang alps while watch person is a pep related sharifah hasidah sayeed aman ghazali (pep) (sister). syed mohammad syed hussein (pep) (brother-in-law). sharifah rodziah (sister). sharifah mordiah tuanku fauzi (mother) as per worldcheck.

mismatch profile. customer who is general office clerks at kilang alps while watch person is a pep related sharifah hasidah sayeed aman ghazali (pep) (sister). syed mohammad syed hussein (pep) (brother-in-law). sharifah rodziah (sister). sharifah mordiah tuanku fauzi (mother) as per worldcheck.

1. Yob/age

mismatch yob/age. customer is yob is 1988. refer refinitiv, watchperson son is (munandar wijaya) yob is 1988 which is the same as customer is. hence, it is highly unlikely that customer and watchperson are the same individuals as it is almost not possible for a mother and a son to be at the same age.

1. Profile mismatch ( pep rca discounting )

mismatch profile. customer who is agricultural, forestry, farming and fishery labourer at felda technoplant sdn bhd while watch person is a pep related roni ahmad (pep) (father). syarifah binti ahmad (mother) (deceased). dara syafira (sister). nanda maghfirah (sister). khairul nisa (sister). nurakmalia (sister) as per worldcheck.

mismatch profile. customer who is shop sales assistants at chin sam chiap sdn bhd while watch person is a pep, related to roni ahmad (pep) (father). syarifah binti ahmad (mother) (deceased). dara syafira (sister). nanda maghfirah (sister). khairul nisa (sister). nurakmalia (sister) as per worldcheck.

match full legal name, gender and mother.

the watchperson is daughter of tan sri rohana binti yusuf (pep) who is the president of the court of appeal (dec 2019 - nov 2021).

moreover, based on apex statement of customer [166010434276], there are several transactions from rohana binti yusuf (pep) (nric number: 560509035202).

therefore, it is highly likely that they are the same person.

match full legal name, gender, profile and nationality. the watch person is a mother of nur jazlan mohamed (pep) (son).

link: <https://www.mstar.com.my/lokal/semasa/2010/01/01/jenazah-tok-mat-selamat-dikebumikan-di-bukit-kiara>

mismatch profile. customer who is manufacturing labourers at sime darby plantations sdn bhd while watch person is a pep related hadi zainal abidin (pep) (father). aminah al-haddad (mother). abdul kadir (brother). syahira (sister) as per worldcheck.

1. Inactive account - Money ( insufficient funds/ low funds), last transaction date

gfcc reply on rfi2.0-1131 (rfi-gf-3464)

true hit. name match only with no other identifier. query to request customer is information sent to branch on 8/8/2022 (but not response/feedback received. recommended to close account in view of there is no any active transactions in customer is account with low balance of rm908.18

true hit. full legal name match with no other identifier. branch replied informing customer no longer working with ladang kerila (rfi2.0-10733). recommended to close account in view of inactive transactions since april 2019 with low balance of rm15.23

false hit. watchperson was member of the supervisory board of shanxi transition comprehensive reform demonstration zone holding investment co ltd (soe) (jul 2019 - may 2021).customer opened account on july 2015 and working at mangga travel & tours sdn bhd. upon checking customer account (112661088555) via apex revealed that customer last active transaction was on 26 mar 2018. assessment has been done where there is insufficient evidence to suggest that they are the same individual as the match is purely based on common name match only. furthermore, customer is crr is high which subject to annual cdd review

(source: refer rfi-gf-3046)

false hit. customer no longer have account activity with maybank since 2019 ( apex 151397197809 ) . customer is a foreigner , if customer willing to open new account / subscribe new product, customer need to produce new set of id document and proof of employment or salary confirmation. branch has to exercise due care and fresh kyc/ecdd/screening will be conducted on the customer.

1. false hit. mismatch full legal name \_ word count - <https://www.kehakiman.gov.my/ms/mengenai-kami/mahkamah/mahkamah-tinggi/pesuruhjaya-kehakiman/ya-puan-noor-hayati-binti-haji-mat>
2. false hit. mismatch full legal name\_native name (character difference) - email from branch - passport copy - ranchithamalar d/o subpramaniam <ranchitha@maybank.com> executive, desa parkcity brch, 14879

thu 26/01/2023 12:18 pm

Topic 11

0.118\*"check" + 0.104\*"world" + 0.103\*"vs" + 0.076\*"age" + 0.045\*"already" + 0.043\*"watchlist" + 0.034\*"per" + 0.025\*"report" + 0.020\*"dobyob" + 0.008\*"uid"

['check', 'world', 'vs', 'age', 'already', 'watchlist', 'per', 'report', 'dobyob', 'uid', 'inferred', 'iditemid', 'reported', 'so', 'irrelevant', 'counsellor\_manama', 'refinitv', 'commissioners\_pt\_recon', 'sarana\_utama', 'alternative', 'subnote', 'impdf', 'filehrhb', 'sallehuddin', 'operations\_command\_sittwe', 'karya\_remaja', 'perumda\_bpr', 'officer\_zila\_parishad', 'previously\_following\_plea\_bargain', 'confirming\_spr', 'kendua', 'inland\_water\_trans', 'headquarters\_establishment\_rehabilitation', 'bengkulu\_province', 'perumda\_tarakan\_agrobisnis\_mandiri', 'mymensingh', 'advisor\_bikalpa\_dhara', 'bdb', 'operation\_rome', 'council\_mingala\_taung']

Anchors - customer age and age as of date v/s wl age & age as of date /dob/yob, father’s name, deceased

Anchor usage –

Source - Host

1. mismatch - age, yob.

customer year of birth in 1969 and in 2023 already 54 years while watch person as per world check in 2014 was 53 years and in 2023 already 62 years.

mismatch - age, yob.

customer year of birth in 1988 and in 2023 already 35 years while watch person as per world check in 2015 was 36 years and in 2023 already 44 years.

1. Father’s name

mismatch - father is name

customer : rehmani gul (as per edms system under customer passport number : ez1799863)

watch person : karam khan korai (as per world check system under uid number : 7087876)

1. Deceased date & age when deceased

mismatch – deceased,as per host system our customer date of birth 05/12/1952, as per world check, watch person reported deceased on 23-oct-2019 at aged 73 years (24-oct-2019). yob as per world check 1946.

1. mismatch nric .customer 931225-10-6152 and watchlist person 940102-05-5134

Topic 19

0.020\*"host" + 0.017\*"idpassport" + 0.016\*"assembly" + 0.014\*"pakistan" + 0.013\*"legislative" + 0.012\*"party" + 0.012\*"searching\_use" + 0.011\*"nyunt\_township" + 0.010\*"base" + 0.010\*"identification"

['host', 'idpassport', 'assembly', 'pakistan', 'legislative', 'party', 'searching\_use', 'nyunt\_township', 'base', 'identification', 'member', 'jabatan\_imigresen', 'state', 'ii', 'punjab', 'spouse', 'provincial', 'yrs', 'election', 'indian', 'malaysia\_myimms\_femoma', 'iii', 'progressive\_cargo\_services', 'assembly\_vidhan\_sabha', 'man', 'law', 'council\_mingala\_taung', 'profileage', 'national', 'nepal', 'inc', 'member\_gilgit\_baltistan', 'penang', 'province\_pradesh\_sabha', 'attorney', 'dubai', 'kalyanpur', 'staff', 'bq', 'communist']

Anchor - id / identification no,name, passport ,customer dob/age as of date v/s wl dob/age as of date,

customer dob/age as of date v/s watch list occupation during same time, pep rca discounting (brother,spouse,),name ( structure), (election,law, location ( dubai , india, ) ,organization ( assemble vidhan sabha, council, nepal)

Source - Host, (https://eservices.imi.gov.my/myimms/fomemastatus)

1. mismatch identification no
2. mismatch full legal name (<https://mail.ypkt.gov.my/en/news-list/116-pasca-perkahwinan-sehati-sejiwa-buluh-gading>)
3. mismatch date of birth (dob)

watchperson dob: 08/08/1991

source : jabatan imigresen malaysia (<https://eservices.imi.gov.my/myimms/fomemastatus>)

1. pep rca discounting

false hit. watchperson is brother of pep who is a member of rajya sabha for uttar pradesh (apr 1994 - oct 1996) (jul 2004 - jul 2007) (apr 2012 - jul 2017). chief minister of uttar pradesh (jun 1995 - oct 1995) (mar 1997 - sep 1997) (may 2002 - aug 2003) (may 2007 - mar 2012). member of uttar pradesh legislative assembly for jahangirganj (feb 2002 - nov 2007). member of lok sabha for akbarpur (1998 - jul 2004). member of uttar pradesh legislative assembly for bilsi (jul 1996 - 1998). member of lok sabha for bijnor (1989 - 1991). leader of bahujan samaj party (bsp). customer work as mining and construction labourers in malaysia since 2019. it was highly unlikely that they are the same person whereby brother of pep need to work in malaysia as labourer.

1. Id -passport no

match - name, id/passport number, date of birth

customer

name : ayepola ayoola john

id/passport number : a07129612

date of birth : 06/12/1984

watch person

name : ayepola ayoola john

id/passport number : identification no a07129612

date of birth : 06/12/1984

1. customer dob/age as of date v/s wl occupation as same time

mismatch profile - watchperson member of the perak state legislative assembly for sungai rapat (mar 2004 - apr 2013). vs customer who was born in 1992 (age 12 years old in 2004)

false hit. mismatch profile-age factor. customer was aged 16yrs old in 2013. meanwhile watch person had in 2013 involved as member of kelantan state legislative assembly for selising (may 2013 - apr 2018) , which not possible for minor to handle/involved. one of main requirement to be a member of assembly is a person must age 30 years old and above.

1. Name - structure difference , not sounding similar

Topic 7

0.051\*"wl" + 0.028\*"hajj" + 0.022\*"however" + 0.021\*"note" + 0.018\*"information" + 0.018\*"status" + 0.017\*"available" + 0.008\*"bank" + 0.007\*"account" + 0.007\*"nooraini"

['wl', 'hajj', 'however', 'note', 'information', 'status', 'available', 'bank', 'account', 'nooraini', 'sa', 'via', 'exit', 'ease', 'product', 'relationship', 'sql', 'close', 'conclude', 'assessment', 'since', 'individual', 'unique\_identifi', 'host\_retention\_menu', 'find', 'product\_facilities\_available', 'account\_fresh\_kycecdd', 'need\_presented\_branche', 'felcra', 'banking', 'alert', 'open', 'supporting\_document', 'st', 'bankunder', 'passed\_away', 'want', 'wc', 'support', 'policy']

Anchors – wl, account active /inactive (), bank, name ( noorainin), exit relationship, id ( unique identification ), product, relationship, deceased date of wl v/s customer making transaction date , deceased date v/s date of on boarding Malaysia , deceased date v/s customer cif creation date

1. mismatch - no relationship

false hit. customer has exit relationship with maybank. no product or facilities available. there is no unique identifier information available on the watch person to conclude that both are the same individual. if customer want to open account fresh kyc/ecdd and supporting document need to be presented to branches.

customer has no product or account holding with maybank and no information available for further assessment.

1. Account ( inactive) – Low balance, no activity since date

customer account is inactive since only for annual services charges of rm8.00 since 2020. no information is available for further assessment.

customer has no activity account since 2021. no information is available for further assessment.

1. Deceased date v/s customer making transactions (last transaction date), Deceased date v/s on boarding maybank date, deceased date v/s customer cif creation date

mismatch deceased status. based on apex, customer is transaction was actively in 30-jan-2023 until now while watchperson was deceased on 30-jan-2023 as per worldcheck. it is unlikely the same person.

mismatch deceased status

watchperson was reported deceased on 20-dec-2014 as return result shown in worldcheck meanwhile customer on-boarded maybank on 26/01/2016.

based on circumstances evidence, this is a false hit.

mismatch deceased status

watch person is is deceased on date 20-dec-2014 as per refinitiv while the customer is was in cif creation date : 23/10/2019

mismatch - profile and date of deceased

customer : as per apex system under account number : 165125158033 the customer account is still active after the watch person date of deceased with latest transaction on 30-jul-23.

watch person : as per worldcheck system under id number : 2509625 the watch person is deceased on 21-feb-2023.

therefore, it is impossible for the customer and watch person to be the same person because our customer is still alive and our watch person is already deceased.

1. false hit. mismatch year of birth (yob) - wl age 81 on 2023 - wl yob is 1942. <https://www.sinarharian.com.my/article/242983/berita/semasa/ibu-mentua-saifuddin-nasution-meninggal-dunia>

Topic 15

0.019\*"employer" + 0.015\*"timeline" + 0.014\*"malaysian" + 0.011\*"cobra" + 0.011\*"commando\_battalions\_resolute\_action" + 0.010\*"finance" + 0.010\*"occur" + 0.007\*"atc\_lahore" + 0.007\*"permanent" + 0.006\*"murder\_sri\_lankan"

['employer', 'timeline', 'malaysian', 'cobra', 'commando\_battalions\_resolute\_action', 'finance', 'occur', 'atc\_lahore', 'permanent', 'murder\_sri\_lankan', 'manager\_priyantha\_kua', 'india', 'private', 'labour\_immigration\_population', 'section', 'penalty', 'late', 'experian', 'agri', 'farmingfishery', 'inr', 'without', 'related', 'awarded\_death', 'priy\_sch\_early\_childhood', 'return\_violation\_prohibition', 'peps', 'labourer\_sime\_darby', 'bengkulu', 'practices\_regulation', 'datum', 'sebi\_settlement\_fee\_violation', 'order', 'denial\_guilt\_paid\_inr', 'prohibition\_fraudulent\_unfair\_trade', 'award', 'detail', 'regulations\_matter', 'fraudulent\_unfair\_trade\_practice', 'dormancy\_status']

Anchor - Organization ( employer) ,Time stamp ( timeline ),location (Malaysia, India), proceedings (penalty), crime (sebi settlement fee violation, fraudulent unfair trade, 'fraudulent\_unfair\_trade\_practice ), occupation (farming , fishery) + time stamp, dormant / inactive status, special status (datum), customer - active transactions v/s wl restrained by sebi to make transactions or imprisioned and fined at same time stamp, Yob/age and age as of date of customer v/s watch person crime committed

Source –Host , Apex

1. Dormant status

account is in dormancy status after 1 year without transaction as per host . last transaction was 13-mar-21 as per apex . supervisor override is required for any debit transactions of account with dormant/in active status. to activate dormant/inactive account branch will conduct fresh cdd, obtain latest valid travel document (passport/visa) update latest contact no. employer details.

2 customer - active transactions v/s wl restrained from accessing the securities market and further prohibited from buying, selling or dealing in securities, directly or indirectly [ for fraudulent and unfair trade practices and violation of prohibition of fraudulent and unfair trade practices relating to securities market regulations.] + fined by sebi ( at common time stamp)

mismatch profile, based on uco, customer open account in 01/03/2023 while watch person in sep 2020 - restrained by sebi from accessing the securities market and further prohibited from buying, selling or dealing in securities, directly or indirectly, for 5 years in the matter of sulabh engineers & services limited. aug 2022 - fined inr500,000 by sebi for fraudulent and unfair trade practices and violation of prohibition of fraudulent and unfair trade practices relating to securities market regulations. jan 2023 - restrained by sebi from accessing the securities market directly or indirectly for a period of 3 years. restrained and prohibited by bombay stock exchange (bse) ordered by sebi from buying, selling or otherwise dealing in securities directly or indirectly for over a period of 3 years as per worldcheck. it is unlikely the same person who was arrested need to open account in malaysia.

mismatch profile - refer apex, customer has active transaction activities in malaysia in dec 2020 vs watchperson has been reportedly directed by sebi to cease and desist from acting as an investment advisor in the securities market and immediately remove all related advertisements, brochures, documents and websites and not to dispose of properties of existing scheme and not to divert any funds raised from the public.

mismatch profile. customer who is agricultural, forestry, farming and fishery labourers at ioi plantation sdn bhd. customer is age is 31 years old on 2023. based on apex, customer is transaction still active from 30-nov-20 until 14-aug-23 and there were regular salary credited into his account while watch person on may 2020 - fined jointly and severally inr2.8m by sebi for fraudulent and unfair trade practices and violation of prohibition of fraudulent and unfair trade practices relating to the securities market regulations in the matter of gallantt ispat limited. apr 2022 - fined inr500,000 by sebi for fraudulent and unfair trade practices and violation of prohibition of fraudulent and unfair trade practices relating to the securities market regulations in the matter of trading activities in the scrip of swan energy limited. jan 2023 - recovery proceedings initiated by sebi and directed by sebi to attach all the accounts of the company and further directed to provide as per worldcheck.

false hit. watchperson without admission or denial of guilt, paid inr100,000 to sebi as settlement fee and violation of prohibition of fraudulent and unfair trade practices regulations in march 2023 meanwhile customer is account having transactions as seen in apex since october 2016 till august 2023.

1. WL – imprisoned and fined where as customer is making transactions at same time stamp

mismatch profile based on host the customer is an agri. forestry,farming&fishery labourers @employer: sime darby plantation bukit pilah. customer is cif creation date : 12/11/2018 . whereas, customer had transaction with the company he worked in 2018 as per checking apex from account number 105074195086 . meanwhile based on trinity the watch person in feb 2018 - reportedly sentenced to 3 years imprisonment and fined inr15,000 for fraud and impersonation related to chandigarh transport undertaking conductor recruitment scam. jul 2022 - no further information reported.

1. Occupation + time stamp

match profile- watch person deputy director general of customs (customs / inland tax) of the royal malaysian customs department (oct 2022 - ). director of penang state customs of the royal malaysian customs department ( - oct 2022), customer review is a retiree and further review dms address is jab hasil dlm negeri lebuh pantai. saving account 107013190896, activity also mostly in penang. it is shown match with the position hold.

1. Yob/age and age as of date of customer v/s watch person crime committed

"mismatch yob/age. watchperson was charged with corruption relating to land optimisation (2013). customer was only 15 years old in year 2013(yob is 1998). \*\*https://wc1-worldcheck.refinitiv.com/fsp/profile/v1/3246822/source/http%3a%2f%2fwww.rmolbengkulu.com%2fread%2f2016%2f12%2f01%2f3226%2fsidang-perdana-korupsi-mantan-kadis-pertanian-bengkulu-digelar-\*\*"

1. Age and age as of date of customer v/s watchlist debarred by sebi to operate in capital market

mismatch profile.

customer was born on 15/08/1995, 6 years old in year 2001. watch person in jul 2001 - debarred by sebi from operating the capital market for 5 years for default in refunding depositors and failure to wind up the operations. Anchor usage –

Topic 2

0.023\*"gardeners\_horticultural\_nursery\_grower" + 0.018\*"fomema" + 0.015\*"indonesia" + 0.014\*"perumda\_tarakan\_agrobisnis\_mandiri" + 0.012\*"felda" + 0.010\*"re" + 0.007\*"website" + 0.005\*"ladang" + 0.005\*"north\_kalimantan" + 0.004\*"citizen"

['gardeners\_horticultural\_nursery\_grower', 'fomema', 'indonesia', 'perumda\_tarakan\_agrobisnis\_mandiri', 'felda', 're', 'website', 'ladang', 'north\_kalimantan', 'citizen', 'bgd', 'employee', 'raya', 'pertanian', 'energy\_mineral', 'west\_nusa\_tenggara', 'perumda\_bpr', 'its', 'hasan', 'fhr', 'gardeners\_horticultural\_nursery\_growers', 'sulawesi', 'jakarta', 'sime\_darby\_plantation', 'tang', 'farm', 'medan', 'judiciary', 'other', 'cooperatives', 'karya\_remaja', 'geneva', 'sarana\_utama', 'commissioners\_pt\_recon', 'incorporation', 'pathein', 'onn', 'plant', 'pdam\_tirta\_sejuk', 'bengkulu\_province']

Anchors–occupation ('gardeners\_horticultural\_nursery\_grower'/'gardeners\_horticultural\_nursery\_growers',employee), location ( Indonesia), employee, judiciary,

Topic 18

0.011\*"acting" + 0.010\*"lawyer" + 0.009\*"ambassador" + 0.008\*"watchlistperson" + 0.004\*"south\_east" + 0.004\*"moreover" + 0.004\*"rosman\_mohad\_basir" + 0.003\*"kete" + 0.003\*"australia" + 0.003\*"chef"

['acting', 'lawyer', 'ambassador', 'watchlistperson', 'south\_east', 'moreover', 'rosman\_mohad\_basir', 'kete', 'australia', 'chef', 'cafe', 'see', 'free\_man', 'sarawak', 'kota', 'industries\_commoditie', 'thnm', 'driver', 'regent\_east', 'isis\_west\_africa', 'disrupted\_air', 'attended\_iswap\_leadership\_meete', 'bombardment', 'daerah', 'navy', 'commissioners\_sworn', 'store', 'aml', 'falls', 'identified\_emir\_kwalaram\_te', 'directors\_perusahaan\_umum', 'nriccustomer', 'regulatory', 'outside\_labour\_force', 'sungai', 'allow', 'mia', 'custom', 'bct', 'retired']

Anchors – occupation (lawyer,ambassador,chef,retired,navy,driver) location (Australia), thnm,id nric,

Topic 13

0.033\*"external" + 0.024\*"record" + 0.013\*"new" + 0.009\*"create" + 0.008\*"child" + 0.005\*"comment" + 0.005\*"supersede\_previous" + 0.005\*"eld" + 0.004\*"early" + 0.004\*"based"

['external', 'record', 'new', 'create', 'child', 'comment', 'supersede\_previous', 'eld', 'early', 'based', 'hai', 'fitter', 'gap', 'clean', 'plumbers\_pipe', 'supply', 'yo', 'bdb', 'advisor\_bikalpa\_dhara', 'assessment\_wp\_biodata', 'original', 'unique\_identifier\_provided', 'branch\_comply\_process', 'document\_passportvisa\_presente', 'cif\_form\_completed', 'malaya', 'checking', 'performance', 'unique\_identifier\_justify', 'activation\_dormant', 'activate\_dormant', 'opening', 'stringent\_cddkyc\_performe', 'yoinfo', 'activation', 'muda', 'dormant', 'host', 'exist', 'death\_hange']

Anchors – Malaya, dormant status, exist, death,kyc, yob /age, name, occupation ,profile age factor, customer dob v/s watch list connected party dob , passport, gender , nationality,location

Source - Host

Yob/age

1. age mismatch - customer is born in 1962 and is 55yo in 2017 while watchperson is 59yo in 2017. (gfcc ar)
2. Name

mismatch full legal name. customer name is fausiah binti musa as per nric in edms.

full name and age mismatch. customer is 39yo in 2022 (born in 1983) while watcherson is 76yo in 2022. (gfcc ar)

1. Occupation

mismatch profile.

customer open account on 18/02/2020 as plumbers and pipe fitters at asia propel sdn bhd. based on apex, customer make active transactions from feb 2020 until apr 2023. watch person is commander of northern command (aug 2022 - ). commander of south eastern command (mar 2020 - aug 2022). different occupation background.

1. Dormant status

account 151575296844 was dormant since 2014 as per statement in apex. to activate dormant account branch has to comply to process of activation dormant account as per spi mal/bkgops/admin/123/1 . among others stringent cdd/kyc will be performed. new cif form has to be completed by the customer and all original document/ passport/visa will be presented for further checking. no unique identifier provided in refinitive for further assessment on wp biodata. other than common name there is no unique identifier to justify that watch person(s) are the same individual.

1. mismatch occupation - watchperson cleaner (safai karamchari) (jamuhar branch) of bank of india (reported sep 2020). vs customer gardeners, horticultural and nursery growers at the china enginners (m) sdn bhd 04/11/202
2. account was dormant since 2021. to activate dormant account branch has to comply to process of activation dormant act mal/bkgops/admin/123/1 . among others stringent cdd/kyc will be performed. new cif form has to be completed by the customer and all original document/ passport/visa will be presented for further checking.

no unique identifier provided in refinitive for further assessment on wp biodata. other than common name there is no unique identifier to justify that watch person(s) are the same individual.

1. Profile age factor – wl occupation at time stamp v/s customer age

mismatch biography - watch person 2006 - reportedly deserted army ranks and joined jem. sep 2008 - involved in marriott hotel bombing in islamabad while customer is just only 5 years old during 2006 that highly unlikely both is the same person.

1. Wl connected party dob v/s customer dob

supersede the previous comment. mismatch profile/age. watchperson is father (pep) born on 1955 while customer born on 1952. hence, it is unlikely daughter born before the father.

1. Id - Passport

mismatch passport number. watchperson is passport number is bp0624863 as at 21 dec 2017 in kpdnhep record. refer apex, customer is passport number is f0078654 as at may 2016 to february 2017. in february 2017 customer is changed his passport number to bc0208368 and in october 2021 customer updated his passport number to new number bx0559867. all the new passports updated are different from watchperson is passport number. hence, both are unlikely the same person. source: <https://www.kpdnhep.gov.my/ms/component/content/article/47-penguatkuasaan/152-data-pesalah-dibawah-undang-undang-kpdnhep.html>

mismatch id number\_nric. as per link, watchperson breach of the trade descriptions act by exposing for supply goods where a false trade description is applied, in the name of company guan hiang marketing sdn.bhd. refer uco, the company is gcif: 024814701, registration number 1073779p and lee kam foong nric: 640524055340 is an active executive director. customer is nric is different from watch person. source: https://www.kpdnhep.gov.my/ms/component/content/article/47-penguatkuasaan/152-data-pesalah-dibawah-undang-undang-kpdnhep.html (show 25 entries and search)

1. Gender , nationality

match full legal name, gender, nationality & profile. as per article, it is said that rc developer resources is watchperson is company. as per checking uco rc developer resources , documenttype: idd (gcif: 026743382), it shows that nric is the same as customer. hence, they are the same person. (source: <https://www.sinarharian.com.my/article/222614/berita/semasa/dua-rakan-didakwa-tipu-skim-perumahan-pelaburan>).

1. Location/Address

match\_ name & dob & location which is customer is address is k'menteri luar neg and wisma putra.

1. Customer – making transactions locally and receives salary, occupation ( employer name) v/s wl – high position holding person

mismatch profile - according to apex, customer works as a electrical mechanics and fitter account number of 114133043615 has been transacting locally as well as receiving salary regulary from employer ocean vantagee however watchperson works as a chief of police for kelantan (oct 2022 - ). therefore, they are not the same person.

1. Customer making transactions v/s watch list is making serious crimes

mismatch profile

watchperson: militant {operations} of jammat-ul mujahideen bangladesh (jmb). apr 2022 - reportedly sentenced to death by dhaka court for killing humayun azad.

customer: account was opened on 13/04/2007. further checking through apex on personal account no 101049409999, revealed that there were active transactions from oct 2014 until feb 2017.

based on external research, cid inspector and investigation officer lutfur rahman filed charge sheet against five, jmb militants mizanur rahman alias minhaz, anwar alam alias bhagne shahid, salehin alias salauddin, hafiz mahmud and nur mohammad alias sabu, on april 30, 2012

based on circumstances evidence, this is a false hit and highly unlikely that it is the same person.