



# KYC FORM – CREDIT FACILITIES

## PART B

This part is to be completed by the Back Office Procuring Team

(Please indicate N/A to questions that are not applicable)

### RISK SCORING:

On assigning the score, kindly use 1 Yes 2 No or N/A Not Applicable

Note: if score is 2 please specify the reason in remark column

### RISK SCORING:

No.	Question	Score	Remark
<b>For All Categories</b>			
1.	Is customer (Individual/ Business) a resident?	1	
2.	Has the purpose of the credit application/account opening been clearly identified?	1	
3.	Is the occupation/business classified as low risk? (Please refer – Risk category High Risk Business)	1	
4.	Is the source of income & repayment identifiable and is from their occupation/ business (not illegal business)?	1	
5.	If there is a guarantor, is the guarantor's background checked for AML purposed and PEP?	N/A	
6.	What type of collateral offered? (Please use the score below)		
	1 Land/ Building 2 Other (please specify) 3 Fixed Deposit/ Cash Margin	1	
7.	Was there verification that the collateral is not ill gotten?	1	
8.	Are you comfortable with the individual customer/business integrity and reputation?	1	
<b>For Corporation/ Commercial Only</b>			
9.	Is the director/shareholders background checked for AML purpose and PEP?	N/A	
10.	Is the director/shareholders known <b>not</b> to be involved in any illegal/ immoral activities?	N/A	
11.	Is the customer's activity relatively low cash intensive?	N/A	
<b>Total Score</b>			

### CONCLUSION:

Risk category:

(Please provide the scoring and tick the appropriate column)

7 Scoring LOW

• Risk Score (For Consumer): LOW HIGH

6 to 8 LOW 9 and above HIGH

• Risk Score (For Corporate & Commercial):

9 to 14 LOW 15 and above HIGH

Is the customer's expected transaction profile in line with customer profile/source of fund/source of wealth details obtained?  
(Please tick the appropriate column)


☒ Yes ☐ No

### PREPARED BY:

Officer Name &  
Designation

Mr. Sok Ratanak  
Assistant Manager

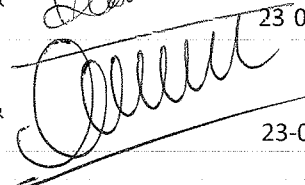
Signature &  
Date

 23-05-2017

Concurred by (Name) &  
Designation

Mr. Chiv Hak  
Senior Manager

Signature &  
Date

 23-05-2017



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Officer Name &  
Designation

Mr. Sok Ratanak  
Assistant Manager

Signature &  
Date

  
23-05-2017

Concurred by (Name) &  
Designation

Mr. Chiv Hak  
Senoir Manager

Signature &  
Date

  
23-05-2017