

KYC FORM – CREDIT FACILITIES

PART A

This part is to be completed by the Front Office (e.g. Sales Personnel)


(Please indicate N/A to questions that are not applicable. However, those marked with * are mandatory)

CUSTOMER PROFILE:


- * 1. Name : Mr. Eung Leang Seng
- * 2. Contact Number : N/A
 ▪ Fixed Line : 012 709 554 / 017 879 796 (daughter)
 ▪ Mobile : N/A
3. Correspondence / Business Address : N/A
 Post Code : N/A
- * 4. Country of Origin : Cambodia
5. Is Customer a Politically Exposed Person (PEP)? (For Non-Resident Only) : No
- * 6. Occupation Description / Nature of Business : Importer and wholesaler of construction material
7. Business Type : ☐ Corporation ☐ Partnership
☒ Sole Proprietorship ☐ Others (please specify)
8. Business Registration No & Registration Date : N/A
9. Employer's Name : Mao Kimsean Trading Co., Ltd
10. Employer's Address : House#662, Street/NR#2, Sangkat Chak Angre Krom, Khan Mea
11. Monthly Income / Combined Income (USD) : USD186,000.00
 (For Individual Only)
12. If low margin of advance, is the differential sum identified to be from legal source? : ☒ Yes ☐ No (please specify)
 (Please tick the appropriate column)
- Note: Low MOA is MOA below 80%. If answer is NO, do not proceed.**
- * 13. Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month (Please tick the appropriate column) : ☐ 01 to 10 ☒ 11 to 50 ☐ 51 to 100 ☐ Over 100
- * 14. Expected total Debit and Credit in a month : USD100,000 Total Debit USD100,000 Total Credit
15. Is customer activity relatively low cash Intensive. (For Business Entity Only) : ☐ LOW (No. of cash Trnx < 50 or Total aggregate < USD100K) ☐ MEDIUM (No. of cash Trnx < 50 and Total aggregate > USD100K) ☐ HIGH (No. of cash Trnx > 50 and total aggregate > USD100K)
16. Expected total Turnover in a month (For Business entity only) :
17. Existing or New Account (Please tick the appropriate column) : ☐ Existing A/C No: ☒ New
18. Account Type : ☐ Savings ☒ Current ☐ Fixed Deposit ☐ Others (please specify)
- * 19. Was there verification that the collateral is Not ill gotten? : ☒ Yes ☐ No

PREPARED BY:

Officer Name & Designation : Roeun Sarak Senior Executive

Signature & Date :  12/02/18

Concurred by (Name) & Designation : Keang Chanveasna Branch Manager

Signature & Date :  12/02/18

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
For All Categories			
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)		
	<input type="checkbox"/> 1 Land/ Building <input type="checkbox"/> 2 Other (please specify) <input type="checkbox"/> 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	
For Corporation/ Commercial Only			
9.	Is the director/shareholders background checked for AML purpose and PEP?	N/A	
10.	Is the director/shareholders known not to be involved in any illegal/ immoral activities?	N/A	
11.	Is the customer's activity relatively low cash intensive?	N/A	
Total Score			

CONCLUSION:

Risk category:

☐ 7 Scoring

LOW

(Please provide the scoring and tick the appropriate column)

• 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

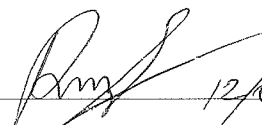
☐ No

PREPARED BY:

Officer Name &
Designation

Srean Raksmeay
Senior Manager


Signature &
Date

 12/02/18

Concurred by (Name) &
Designation

Keang Chanveasna
Branch Manager

Signature &
Date

 12/02/18

KYC FORM – CREDIT FACILITIES

PART A

This part is to be completed by the Front Office (e.g. Sales Personnel)

(Please indicate N/A to questions that are not applicable. However, those marked with * are mandatory)

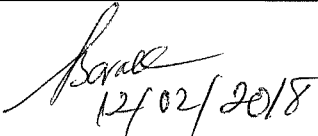
CUSTOMER PROFILE:

* 1. Name	:	Mdm. Mao Kimsean
* 2. Contact Number	:	N/A
▪ Fixed Line	:	012 709 554 / 017 879 796 (daughter)
▪ Mobile	:	N/A
3. Correspondence / Business Address	:	N/A
Post Code	:	N/A
* 4. Country of Origin	:	Cambodia
5. Is Customer a Politically Exposed Person (PEP)? (For Non-Resident Only)	:	No
* 6. Occupation Description / Nature of Business	:	Importer and wholesaler of construction material
7. Business Type :	:	<input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input checked="" type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Others (please specify)
8. Business Registration No & Registration Date	:	N/A
9. Employer's Name	:	Mao Kimsean Trading Co., Ltd
10. Employer's Address	:	House#662, Street/NR#2, Sangkat Chak Angre Krom, Khan Mear
11. Monthly Income / Combined Income (USD) (For Individual Only)	:	USD186,000.00
12. If low margin of advance, is the differential sum identified to be from legal source? (Please tick the appropriate column)	:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (please specify)
Note: Low MOA is MOA below 80%. If answer is NO, do not proceed.		
* 13. Expected number of transaction in Savings And/ or Current Account (both facility/ non Facility) in a month (Please tick the appropriate column)	:	<input type="checkbox"/> 01 to 10 <input checked="" type="checkbox"/> 11 to 50 <input type="checkbox"/> 51 to 100 <input type="checkbox"/> Over 100
* 14. Expected total Debit and Credit in a month	:	USD100,000 Total Debit USD100,000 Total Credit <input type="checkbox"/> LOW <input type="checkbox"/> MEDIUM <input type="checkbox"/> HIGH (No. of cash (No. of cash (No. of cash Trnx < 50 or Trnx < 50 and Trnx > 50 Total aggregate Total aggregate and total <USD100K) >USD100K) aggregate >USD100K)
15. Is customer activity relatively low cash Intensive. (For Business Entity Only)	:	
16. Expected total Turnover in a month (For Business entity only)	:	
17. Existing or New Account (Please tick the appropriate column)	:	<input type="checkbox"/> Existing A/C No: <input checked="" type="checkbox"/> New
18. Account Type	:	<input type="checkbox"/> Savings <input checked="" type="checkbox"/> Current <input type="checkbox"/> Fixed Deposit <input type="checkbox"/> Others (please specify)
* 19. Was there verification that the collateral is Not ill gotten?	:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

PREPARED BY:


Officer Name & Designation Roeun Sarak
Senior Executive

Signature & Date


12/02/2018

Concurred by (Name) & Designation Keang Chanveasna
Branch Manager

Signature & Date


12/02/18

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
For All Categories			
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)		
	<div>1 Land/ Building</div> <div>2 Other (please specify)</div> <div>3 Fixed Deposit/ Cash Margin</div>	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	
For Corporation/ Commercial Only			
9.	Is the director/shareholders background checked for AML purpose and PEP?	N/A	
10.	Is the director/shareholders known not to be involved in any illegal/ immoral activities?	N/A	
11.	Is the customer's activity relatively low cash intensive?	N/A	
Total Score			

CONCLUSION:

Risk category:

7

Scoring

LOW

(Please provide the scoring and tick the appropriate column)

• 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

Srean Raksmei

Senior Manager

Signature &
Date

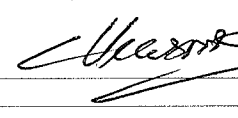
 12/02/18

Concurred by (Name) &
Designation

Keang Chanveasna

Branch Manager

Signature &
Date

 12/02/18

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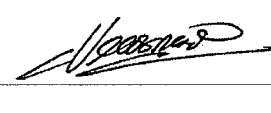
- * 1. Name : Mr. Eung Maugkim
- * 2. Contact Number : N/A
 ▪ Fixed Line : 017 879 796
 ▪ Mobile : N/A
3. Correspondence / Business Address : N/A
 Post Code : N/A
- * 4. Country of Origin : Cambodia
5. Is Customer a Politically Exposed Person (PEP)? (For Non-Resident Only) : No
- * 6. Occupation Description / Nature of Business : Importer and wholesaler of construction material
7. Business Type : ☐ Corporation ☐ Partnership
☒ Sole Proprietorship ☐ Others (please specify)
8. Business Registration No & Registration Date : N/A
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 (For Business entity only)
17. Existing or New Account : ☐ Existing A/C No: ☒ New
 (Please tick the appropriate column)
18. Account Type : ☐ Savings ☒ Current
☐ Fixed Deposit ☐ Others (please specify)
- * 19. Was there verification that the collateral is Not ill gotten? : ☒ Yes ☐ No

PREPARED BY:

Officer Name & Designation : Roeun Sarak
 Senior Executive

Signature & Date : 
 12/02/2018

Concurred by (Name) & Designation : Keang Chanveasna
 Branch Manager

Signature & Date : 
 12/02/18

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)

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

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For All Categories			
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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)		
	<input type="checkbox"/> 1 Land/ Building <input type="checkbox"/> 2 Other (please specify) <input type="checkbox"/> 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	
For Corporation/ Commercial Only			
9.	Is the director/shareholders background checked for AML purpose and PEP?	N/A	
10.	Is the director/shareholders known not to be involved in any illegal/ immoral activities?	N/A	
11.	Is the customer's activity relatively low cash intensive?	N/A	
Total Score			

CONCLUSION:

Risk category:

(Please provide the scoring and tick the appropriate column)

• Risk Score (For Consumer): **LOW HIGH**

☐ 7 Scoring **LOW**

• Risk Score (For Corporate & Commercial):

☐ 6 to 8 **LOW** ☐ 9 and above **HIGH**

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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

Srean Raksmei
Senior Manager


Signature &
Date

 12/02/18

Concurred by (Name) &
Designation

Keang Chanveasna
Branch Manager

Signature &
Date

 12/02/18