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)	2	
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	
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: | 8 | 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)

| X | Yes | | No

PREPARED BY:

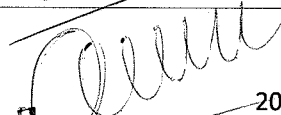| Officer Name & Designation	Mr. Sok Ratanak Assistant Manager	Signature & Date	*(signature)* 20-12-2017
Concurred by (Name) & Designation	Mr. Chiv Hak Senoir Manager	Signature & Date	*(signature)* 20-12-2017

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For Corporation/ Commercial Only			
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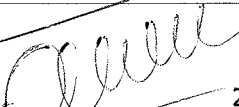| Officer Name & Designation	Mr. Sok Ratanak Assistant Manager	Signature & Date	20-12-2017
Concurred by (Name) & Designation	Mr. Chiv Hak Senoir Manager	Signature & Date	20-12-2017