
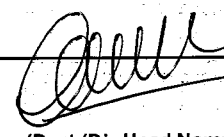

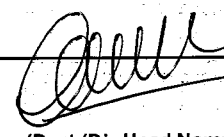

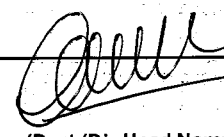


Enhanced Due Diligence (EDD) Template for High Risk Customer

CUSTOMER NAME : Mr. Eng Kheang and Mdm. Chiv Lytha
 REGISTRATION NUMBER :
 NATURE OF BUSINESS : Jewelry Business
 COUNTRY OF PARENT COMPANY/INCORPORATION/OPERATION :
 BRANCH ACCOUNT ESTABLISHED :
 ACCOUNT NUMBER/TYPE/BALANCE :
 RELATIONSHIP MANAGER : Chiv Hak
 DIVISION/DEPARTMENT : Branch Manager
 DATE OF KYC CREDIT FORM COMPLETED : 22-Jul-14

Item	Task/ Requirements	Answers			If answer is 'No', please provide justification
	Is this entity from a Low Risk country? <i>Please refer to Table 1 of Appendix A for list of high risk country.</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Is this entity from a Low Risk business? <i>Please refer to Table 2 of Appendix A for list of high risk businesses.</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Are you satisfied with the purpose/reason given by the customer in applying the credit facility(ies)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you established that the customer's source of capital is from legitimate means?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you established whether the customer's source of fund for the business operation is from legitimate means?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you performed the checks for the following and determined that there is no AML/CFT risk including watchlist and PEP screening? - Entity - Shareholder - Director - Guarantor	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	
	Have you obtained the clearance from AML/CFT Compliance on the positive matched against the Watchlist? <i>Please indicate the date of confirmation received: _____</i> <input type="checkbox"/> Proceed. <input type="checkbox"/> Do not Proceed.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
	Do you fully understand the customer's business, its ownership and control structure?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you identified the person(s) (natural person) who have the ultimate control or ownership of the business?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Have you verified that the management, shareholder and directors are not from any of the sanctioned country? <i>Please refer Table 1 of Appendix A for list of high risk country.</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Has the entity been operating under the same registered name?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

	Do you pay particular attention to, and exercise extra care in respect of transactions and business connected with jurisdiction assessed as higher risk?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
	Is this a low cash activity business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>			
	Will the entity be receiving and making domestic payments only? If 'No', please provide justification on the countries involved.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>			
Other details obtained from telephone conversation/face-to-face meetings/media (please add annexure if necessary)							
<table border="1"> <tr> <td data-bbox="161 613 724 837"> Source of funds/capital/transactions (Please (✓) the following) <input type="checkbox"/> Suspicious <input checked="" type="checkbox"/> Not Suspicious Note: If you have answered 'NO' to any of the above questions, you need to identify if the business is suspicious. If not suspicious, please provide adequate justification. </td> <td data-bbox="724 613 1474 837"> If Suspicious, submit SAR. If not suspicious, you may proceed to seek approval for account opening / continue relationship </td> </tr> </table>						Source of funds/capital/transactions (Please (✓) the following) <input type="checkbox"/> Suspicious <input checked="" type="checkbox"/> Not Suspicious Note: If you have answered 'NO' to any of the above questions, you need to identify if the business is suspicious. If not suspicious, please provide adequate justification.	If Suspicious, submit SAR. If not suspicious, you may proceed to seek approval for account opening / continue relationship
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