**ENHANCED DUE DILIGENCE (EDD) FORM**

□ **HNWI 🗹 HIGH RISK CUSTOMER**

**DETAILS OF CUSTOMER**

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| Name: **Mr. Chea Yi and Mdm. Ting Bopha** | Address: No. 391, National Road No. 1, Toul Thnout Village, Korki Commune, Kien Svay District, Kandal Province |
| Account Number & Type:  Current Account No. 1010002000007271 | Account Balance (s): ***USD57,257.06 as at 18 July 2016*** |
| Branch Account Established: **City Mall Olympic** | Mr. Chea Yi’s ID No.: 020986091  Mdm. Ting Bopha’s ID No.: 020986108 |
| Country of Origin: **Cambodian** | Occupation: Goldsmith and money exchanger |
| Company Name: N/A | Nature of Business: Goldsmith and money exchanger |

**To understand customer background:**

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| 1. Please provide a brief description of your personal/business background? Owner of high Risk business? Yes/No   The borrowers are self-employed and they have engaged in Jewelry business under shop named “Yi Yi” since 1995. It is directly managed by the borrowers.     1. What is the objective in opening an account?   It is for loan installment and channel on business operation   1. Where is initial funds/balances from?   It is from their own fund from goldsmith   1. How were funds accumulated?   The fund were accumulated from Yi Yi Jewelry Shop |

**To clarify customer’s financial needs:**

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| 1. In the next 6 months: 2. Will you be increasing your deposits? How much?   No, it is normal process from business income.   1. Will there be any significant cash/check transactions? Range?   From USD1,000 to USD25,000   1. What is the expected number of transaction per month?   From 3 to 10 transactions   1. What is the expected amount or range for each transaction?   From USD1,000 to USD25,000   1. Will there be any foreign transactions? Why?   No, they purchase raw material from local suppliers only  From: N/A How Much:  To: How Much: |

**Other Information:**

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| 1. Other details obtained from telephone conversation / face to face meetings / media. (Please add annexure if necessary)   N/A |

**CONCLUSION**

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| Source of funds **□ Suspicious**  **🗹 Not Suspicious** | **YES / NO**      If “YES” – submit SAT whether to proceed / terminate relationship. If “No” – you may proceed to seek approval for account opening/continue relationship. |
| Conclusion: (Please attach annexure, if necessary) |  |
| Date of Review: 18-July-2016 | Date of Next Review: N/A |
| Attending Personnel:  Initials:  Print Name:  **Please refer to ‘Account Opening Approval Authorities’** | Approved by:  Initials:  BM/RCB Head/DIV Head Name: |
| **List of Sample Questions to be used when obtaining source of wealth**  **Wealth Generated from Business Ownership**   * Description and nature of the business and its operations * Proprietorship type: private or public? * What kind of company? * Percent of ownership? * Estimated sales volume? * Estimated net income? * Estimated net worth? * How long in business? * How was the business established? * Other owners or partners (yes/no)? * Names of other owners or partners? * Percent owned by other owners or partners? * Number of employees * Number of locations? * Geographic trade areas of business * Other family members in business? * Significant revenues from government contract or licenses?   **Wealth derived from Being a Top Executive**   * Estimate of compensation? * What does the company do? (For example, manufacturer, service,…) * Position held (For example, President, CEO) * Length of time with company? * Area of expertise (For example, finance, production, etc.) * Publicly or privately owned? * Client’s past experience (For example, CPO at another company)   **Primary Source of Wealth was Through Inheritance**   * In what business was the wealth generated? * Inherited from whom? * Type of asset inherited (for example, land, securities, company trusts,…) * When were the assets inherited? * Percent ownership for a business that is inherited   **Wealth Generated From a Profession** (DR, dentist, Lawyer, Engineer, Entertainer, Prof., Sports)   * What is the profession, including area of specialty (ex: arts – singer, construction – engineer) * Source of wealth (Ex: Lawyer who derived wealth from real estates, Dr. Running a clinic) * Estimate of income   **Wealth Generated from Investments**   * Where did the source of wealth come from? (Example, invested in stock) * What do they currently invest in? (For example, real estate, stock market) * What is the size of the investment? * Cite notable public transactions if any * What is the client’s role in transaction (ex: takes positions, buy companies, middle man) * Estimated annual income/capital appreciation? * How long has the client been an investor? | |