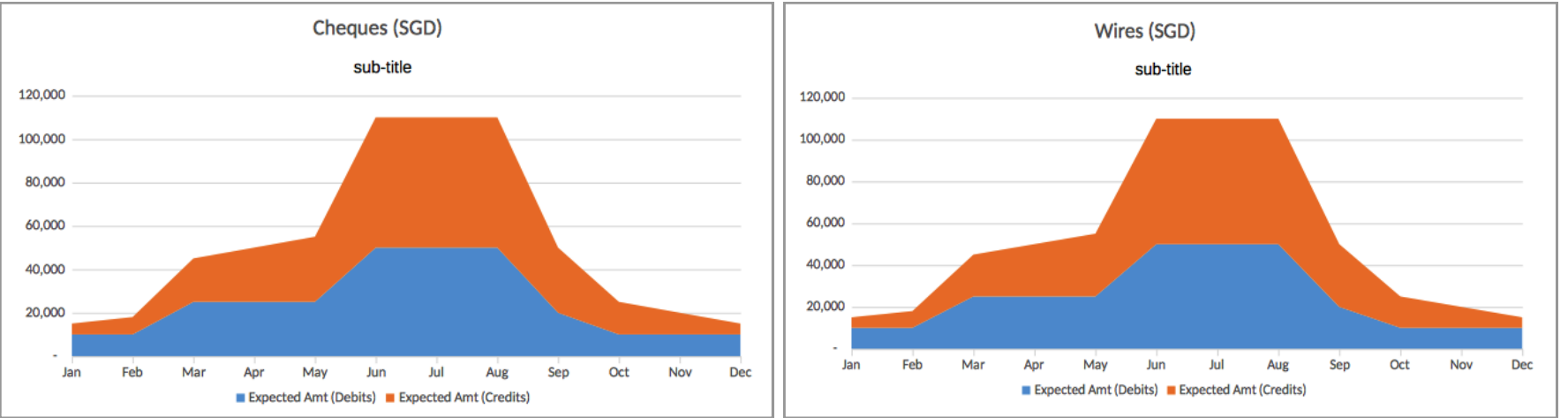
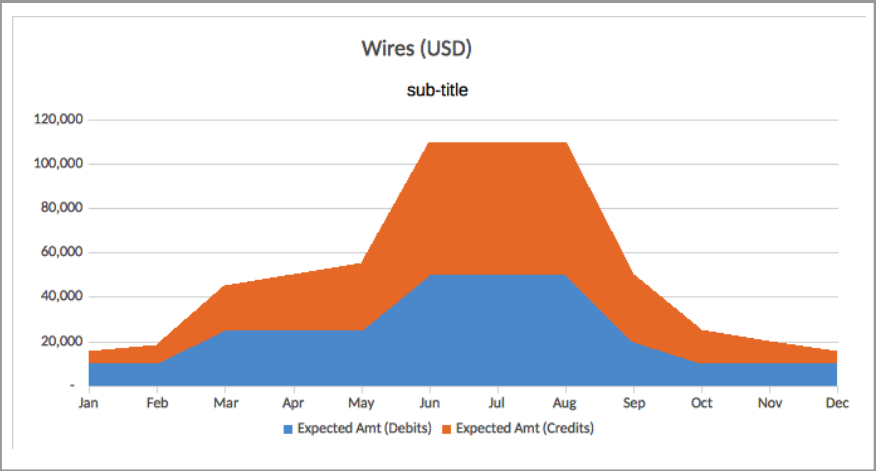


Section 1: Customer Identification Program			
Customer Identification Information			
Customer Legal name	ABC Private Ltd	Ownership Type	Privately Held
Customer alias name (if any)	ABC	Entity Type	Private Company
Registered address	80 Robinson Road	Sub Client entity type	Other Private Company
	80 RR		
	Singapore	If Public Ltd	
	238768	Name of Stock Exchange	
		Is it Recognised SE?	
Ownership type	Privately Owned		
Date of incorporation	Sep 3, 94	If Government Owned	
Country of Incorporation	Singapore	Nature of Entity	
Registration Number	E1237380	Name of Home State Authority	
Group Identification Information			
Group / Parent Name (If applicable)	AB Group	Country of establishment (of Parent)	Malaysia
Internal Reference Information			
Application ID	156754	Customer Sourced through	Direct
Alternate ID 1		CSP Name (If applicable)	N/A
Alternate ID 2		Business Segment	Commercial Banking
Alternate ID 3		Global RM Code	LH12395
Date of case logging	Jan 29, 18	Date of Customer Visit	Jan 21, 18
Customer Contact Information			
Principal Office address	80 Robinson Road	Local Office address	80 Robinson Road
	80 RR		80 RR
	Singapore		Singapore
	238768		238768
Office Contact Number(s)	99999999		
Contact person – Name	Jason Lee	Contact person – Name	
Contact person - Desgn	Chief Financial Officer	Contact person - Desgn	
Contact person – Phone #	65-6548798		

Section 2 : Standard Due Diligence A			
Business Information			
Nature of business	Manufacturing and sale of various types of Electrical equipments such as Motors used in domestic applicanes such as Fans, Grinders etc		
Industry	Manufacturing Electrical Equipment	Countries of Operations (List countries accounting for > 10% of Revenue)	
ISIC Code	279	Country	Thailand
Number of Employees	250	% of Revenue	25%
Year	2017	COuntry	Malaysia
Currency	USD	% of Revenue	20%
Annual Revenue (K)	25,000	Country	Indonesia
Year	2016	% of Revenue	20%
Currency	USD		
Annual Revenue (K)	23,500		
Product Information			
Purpose of Account Opening	Working Capital and Term loans	Booking Locations	Singapore, Hong Kong
Products Required	Current Account; Trade	Local RM Code	LH12395
Is a Transaction account required?	Yes		
(if the above is Y, following table required)			
Expected Activity			
Booking Location	Singapore		
Currency	SGD		
Activity mode	Cheques	Activity Mode	Wires
Expected Countries		Expected Countries	
To	Singapore	To	Hong Kong, Singapore, Malaysia , India
From	Singapore	From	Hong Kong, Singapore, Malaysia , India , U



Booking Location	HK		
Currency	USD		
Activity Mode	Wires	Activity Mode	
Expected Countries		Expected Countries	
To	Hong Kong, Singapore, Malaysia , India	To	
From	Hong Kong, Singapore, Malaysia , India , UAE	From	



Section 3 : Enhanced Due Dilidgence			
Business Information			
Source of Funds	Funds will be transferred from First Bank, Singapore, with whom current facilities are held. ABC Private Limited has had a banking relationship with First Bank Singapore for the last three years. During the last quarter, ABC Ltd raised USD 5 M via a bond issuance to institutional investors.		
Source of Income	Business Income is primarily derived from sales proceeds of Electrical equioment primarily to markets in South East asia region. Going forward, Sales proceeds from MAL, THL and IDN will be deposited with our Bank.		
Geographic Information			
Countries of Principal Suppliers		Countries of Principal Customers	
Country	India; Singapore; Taiwan	Country	Thailand; Malaysia; Indonesia
EDD Assessment			
onboard / continue relationship?	Yes		
Rationale	High Risk rating is primarily driven by Product (i.e. Trade Finance) risk. There are adequate controls in Trade Finance as each transaction is screened for Sanctions and Adverse media risks. Principal Customers and Suppliers are mostly from Low Risk countries		

Section 4 : Speciaised Due Diligence			
Specialised Due Diligence - Trade Finance			
Context			
Due diligence is required to be performed for Corporates who conduct trade activity for their own business Following assessment is designed to be used for clients using Import letter of Credit or Import / Export or equired due diligence is based on the role the bank plays in the trade transaction.This form should be updated whenever the client experiences material changes in the product usage that will affectPrivate label LC collection. Rdocumentary collection the accuracy of client's due diligence record or client's risk rating			
Product		Indicate Bank's role in the transaction	
Import Collections	Y	Y	Our Bank is issuing import letter of credit and Obligor is Bank's client
Export Collections	Y	NA	Our Bank is Remitting bank and Drawer (Seller) is Bank's client OR our bank is Collecting / Presenting Bank, where Bank's client is Drawee (Buyer) in a Documentary Collection
Import LC	NA	NA	Our Bank is the transmitter of client issued Import letter of Credit (i.e. Private label Letter of Credit)
Private Label LC	NA		

y

Bank's Client is Buyer

Provide following details of Bank's Client's Counterparties (Upto Top 5)					
Name	Industry	Description of Goods	Value p.a. (USDK)	Primary Location (Country)	Countries Shipped From
Alpha Ltd	Electronic Components	Transistors	10,000K	Taiwan	Taiwan
Beta Ltd	Electronic Components	Capacitors	15,000K	India	India

Y

Bank's Client is Seller

Provide following details of Bank's Client's Counterparties (Upto Top 5)					
Name	Industry	Description of Goods	Value p.a. (USDK)	Primary Location (Country)	Countries Shipped To
Gamma Pvt Ltd	Trading	Electronic goods	15,000K	Thailand	Thailand
Theta Ltd	Trading	Electronic goods	20,000K	Indonesia	Indonesia

Counterparty Search Assessment			
Counter Party Name	Website	Validated (Y/N)	Assessment details
Alpha Ltd	Alpha.com.tw	Y	No Significant match for Sanctions or Adverse Media risk
Beta Ltd	Beta.com.in	Y	No Significant match for Sanctions or Adverse Media risk
Gamma Pvt Ltd	Gamma.com.th	Y	No Significant match for Sanctions or Adverse Media risk
Theta Ltd	Theta.com.id	Y	No Significant match for Sanctions or Adverse Media risk

Assessment - Onboarding	Frontline Recommendation
Based on the Counterparty search results, is there any concern in offering Trade Products to the Client?	No
Recommendation based on assessment above:	Onboard Client
Risk Rating	High

Rationale

There is no adverse informatioon in the coiunterparty search . The expected transactions are aligned to the nature of customers business and suppliers and customers are also not in any high rtisk or sanctions geographies

Section 5 : Tax Assessment

FATCA Checklist for Entity Accounts	
Account Type	Regular
Change in Circumstances for Existing client	N
Name of Entity	ABC Private Ltd

Section A US Entities - For Entites incorporated in US or under laws of US or Branch thereof	
US Entity FATCA Classification	N/A
US Tax Identification No.	N/A

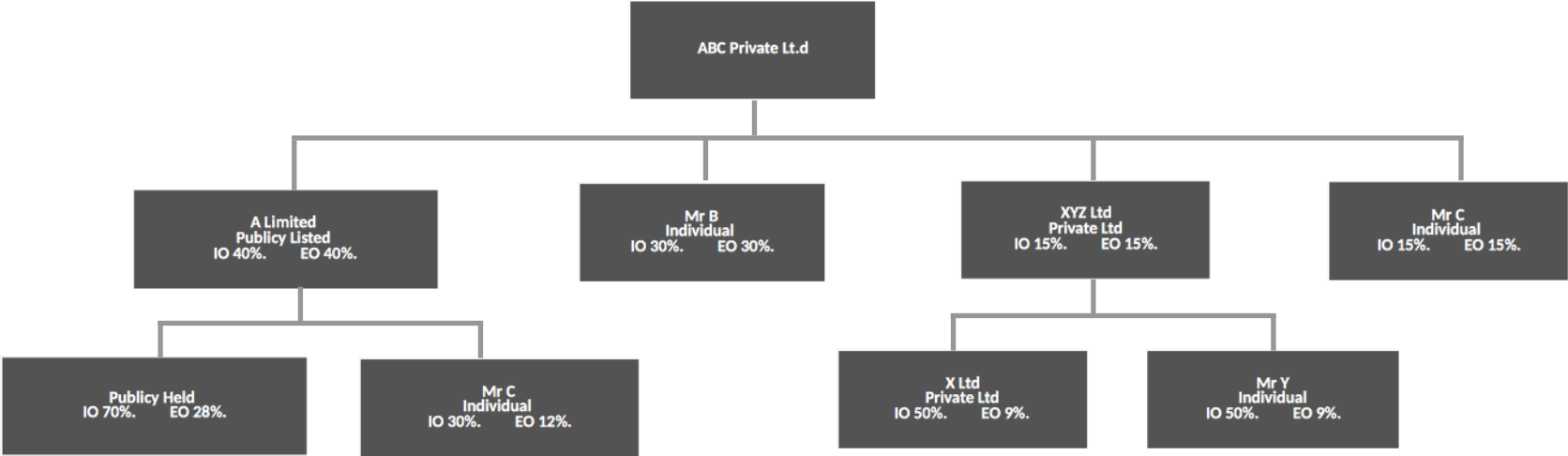
Section B Non US Entities: Exempt entities (Exempt Beneficial Owners)	
Exempt Entity - CAT A	N/A
Exempt Entity - CAT B	N/A
Registration No	N/A

Section C: Non US Entites - Non Financial Entities	N/A		
Listed Public Ltd Co or Sub of such Co?	No		
Did the entity earn > 50% of gross income in previous year from non core activities?	No		
Does any specified US person (Ind or Entity) hold more than 10% Direct or Indirect shareholding in Entity?	No		
Name of Substantial US Owner	Complete Address	US TIN	% Holding
N/A			
Does entity have a Registered, Head Office or Mailing address in US or US Telephone No?	No		
Has the entity signed a POA or Signatory authority to a person with US address?	No		


Section D Non US Entities, Foreign Financial Institutions	
Is this entity a participating foreign (Non US) Financial Institution?	N/A
> Global Intermediary Identification No	N/A
Being a Non Participating FFI (including limited branch of FFI) does the entity consent <Nexus Bank Ltd> to provide relevant information to relevant authority under FATCA?	N/A
Indicate if entity claims any other FATCA status	N/A


I/ We, on behalf of the Entity, understand that the information provided above is being submitted to enable <Nexus Bank Ltd> to comply with its obligations under FATCA and hereby confirm the information provided above is true, accurate and complete. Subject to applicable local laws, I/ we hereby consent for the company to share Entity's required information with regulators or tax authorities, including relevant authorities as required under FATCA, where necessary / applicable to establish entity's tax liability in such jurisdiction(s) where required by regulators or tax authorities. I/ we consent and agree that, if applicable, the Company may withhold from the account of the Entity such amounts as may be required according to applicable laws, regulations and directives. I/ we also agree and undertake to notify the Company within 30 calendar days if there is a change in any information of the Entity, which has been provided to the Company.	
For and on Behalf of Company	
Authorised Signatory 1	YES
Authorised Signatory 2	Signature

Section 6 : Prohibited Entity Assessment					
S No.	Prohibited entities assessment -. Does/ Is the entity:	Response	Raise Dispensation?	Attach Document	Dispensation Status
1	Shell / Unlicensed entity	No	N/A	N/A	N/A
2	Money Service Bureau	No	N/A	N/A	N/A
3	Correspondent bank which has dealings with Shell entities?	No	N/A	N/A	N/A
4	Has Customer issued Bearer shares?	No	N/A	N/A	N/A
5	Can Customer issue bearer shares (as per constitutional docs)?	Yes	Yes	Word.doc	Approved
5.1	> Received undertaking from customer not to issue bearer shares / notify Bank when Bearer shares are issued?	Yes			
6	Is there a Corporate shareholde (>10% shareholding) who has issued bearer shares	No	N/A	N/A	N/A
6.1	> Can the Corporate shareholder issue bearer shares (as per constitutional docs)				
6.2	> Received undertaking from Corporate shareholder not to issue bearer shares?				
7	Is the entity or business a direct participant in and deriving substantial business income (> X%) from gambling or gaming industry	No	N/A	N/A	N/A
8	Is the company involved in production or supply of prohibited goods under Defense goods policy	No	N/A	N/A	N/A
9	Is the entity or individual prohibited under Sanctions policy or procedures	No	N/A	N/A	N/A
10	Does the entity have anonymous relationships where customers have a numbered account or passbook	No	N/A	N/A	N/A
11	Is the customer known to have been involved in ML or TF	No	N/A	N/A	N/A
12	Is the entity a Foreign Government Office	No	N/A	N/A	N/A









Beneficial Ownership Table	
Entity /Individual	Effective Ownership
A Ltd.	40%
Mr C	27%
Mr B	30%
XYZ Ltd	15%
X Ltd	9%
Mr Y	9%

To be screened 

Screening ot required 

Section 8 : Related Party Details and Screening Results

Party Information	Details	Screening Results
Party Name	A LTD	A LTD
Alias	NA	PEP Risk 
Former Name	NA	Adverse Media 
RP #	RP 12346544	Sanctions Risk 
Ownership Type	Publicly quoted	
Relationship with Customer	Intermediate Beneficial Owner	
Registered / Unique Identification issued by Gov	U8909876	
Registered Address		
> Line 1	23 Cecill Street	
> Line 2	Hong Leong Building	
> Country	Singapore	
> PIN Code	678654	

Party Information	Details	Screening Results
Party Name	XYZ LTD	XYZ LTD
Alias	NA	PEP Risk 
Former Name	NA	Adverse Media 
Related Party ID #	RP 12346544	Sanctions Risk 
Ownership Type	Private Company	
Entity Type	On Recognised SE	
Registered / Unique Identification issued by Gov	U8909876	
Registereed Address		
> Line 1	27 Macau Tower	
> Line 2	Tai Shu Shing	
> Country	Hong kong	
> PIN Code	678654	

Party Information	Details	Screening Results
First Name	Mr C	Mr C
Middle Name		PEP Risk
Last Name		Adverse Media
Alias		Sanctions Risk
Local name		
Related Party Type	Individual	
Relationship with Customer	Beneficial Owner	
Date of Birth	Sep 9, 70	
Nationality	Singapore	
ID Number	S980876K	
Related Party ID #	RP No : 1234454	
Residential Address:		
> Line 1	23 Thomson Road	
> Line 2	Radcliffe Building	
> Country	Singapore	
> PIN Code	489765	
Email ID	A@gmail.com	

Party Information	Details	Screening Results
First Name	Mr B	Mr A
Middle Name		PEP Risk
Last Name		Adverse Media
Alias		Sanctions Risk
Local name		
Related Party Type	Individual	
Relationship with Customer	Beneficial Owner	
Date of Birth	Sep 9, 70	
Nationality	Singapore	
ID Number	S980876K	
Related Party ID #	RP No : 1234454	
Residential Address:		
> Line 1	23 Thomson Road	
> Line 2	Radcliffe Building	
> Country	Singapore	
> PIN Code	489765	
Email ID	A@gmail.com	



Party Information	Details	Screening Results
First Name	Mr Alpha	<b>Mr Alpha</b> PEP Risk Adverse Media Sanctions Risk
Middle Name		
Last Name		
Alias		
Local name		
Related Party Type	Individual	
Relationship with Customer	Executive Masnagement - CEO	
Date of Birth	Sep 9, 70	
Nationality	Singapore	
ID Number	S980876K	
Related Party ID #	RP No : 1234454	
Residential Address:		
> Line 1	23 Thomson Road	
> Line 2	Radcliffe Building	
> Country	Singapore	
> PIN Code	489765	
Email ID	A@gmail.com	

Party Information	Details	Screening Results
First Name	Mr Beta	<b>Mr Beta</b> PEP Risk Adverse Media Sanctions Risk
Middle Name		
Last Name		
Alias		
Local name		
Related Party Type	Individual	
Relationship with Customer	Director	
Date of Birth	Sep 9, 70	
Nationality	Singapore	
ID Number	S980876K	
Related Party ID #	RP No : 1234454	
Residential Address:		
> Line 1	23 Thomson Road	
> Line 2	Radcliffe Building	
> Country	Singapore	
> PIN Code	489765	
Email ID	A@gmail.com	

## Section 9 : Mandatory Due Diligence

PEP ASSESSMENT

Mr Beta

*PEP Assessment Sheet to be opened AFTER Potential Match is marked as Y against PEP for a Related Party (in Name Screening)*

### Basic Information

Relationship Information	
First Name	Mr A
Middle Name	
Last Name	
Alias	
Local name	
Date of Birth	Sep 9, 70

Is the Related Party a PEP?	Yes
-----------------------------	-----

PEP Evaluation	Details
PEP Category	Public Function Holder
If Public Function Holder	
Most Senior position held	Minister of Trade
List all relevant positions	Deputy Secretary of Finance
Period for which most senior / relevant positions	3 Years
Country where most senior / relevant positions	Singapore
Is the Public function holder a PEP?	Yes

If Immediate Family / Close Associate	NA
> Relationship with PFH (Public Function Holder)	N/A
Comments	N/A
> Public Function Holder (PFH) Details:	N/A
First Name	N/A
Middle Name	N/A
Last Name	N/A
Alias	N/A
Local name	N/A
Nationality	N/A
Date of Birth	N/A
Most Senior position held	N/A
List all relevant positions	N/A
Period for which most senior / relevant positions held	N/A
Country where most senior / relevant positions held	N/A
Is the Public function holder a PEP?	N/A
Is the Related Party a PEP (if Family Member or Close Associate)	N/A

**IF RELATED PARTY IS A PEP, FOLLOWING FIELDS ARE REQUIRED**



Request to conceal information	
Has there been any request from client for any form of additional secrecy or concealment of transactions?	No
Details to support above (request to conceal inf)	

Ability to Influence or divert customers funds for money laundering purposes	
% Shareholding	NA
Relationship with Customer	Director
Can PEP exercise influence or control over management of customer?	No
Additional Comments	Mr Beta does not have influence on day to operations , he is member of the board and has oversight on company's functioning
Overall Assessment of Ability to Influence	No

Reputation Risk of PEP	
Any adverse media report on the name match	No
Source of Adverse Media report	N/A
Details of adverse media report	N/A
Type of Adverse Media	N/A
Is the source Credible?	N/A
Comments	N/A
Is there a significant Reputational risk?	No

Source of Wealth / Source of Income	
How has PEP acquired Wealth?	M A hails from a family which has traditionally been in Business. He has inherited property and financial assets to the extent of USD 5 M. Moreover, as Minister of Trade, his annual compensation is around USD 500K per annum
Details to support above (Source of Wealth)	Government Websites; News paper articles
Primary Sources of Income for PEP	Investment income; Salary as Government Official
Has PEP earned substantial income from sources other than salary / official declared income	Yes
Details to support above (Source of Income)	income from Investments around USD 350K pa
For the client, has the client received or does the client expect to receive large amounts of money directly or indirectly from government bodies or state owned entities	No
Details to support above (Funds from Gov / State owned entities)	N/A
Is there a significant risk given the SOW and SOI profile of PEP?	Yes

Geographic Risk	
Nationality	Singapore
Country of Residence	Singapore
Country where most senior / relevant positions held	Singapore
Comments (AML Supervisory Regime)	Singapore is a highly regulated market subject to stringent AML standards by local regulator
Overall Geographic Risk assessment	Med

PEP Assessment	
System Risk Rating	Medium

Recommendation - Maker	
Frontline recommendation	Onboard Client
Risk Rating Recommended	High
Comments	While the underlying risk is high, Mr A has a respectable track record as Minister of Trade for Singapore. He has held the role for three years and enjoys the confidence of the ruling government. He is known for his dedication to the role. Thus far, there has been no significant adverse media report on his conduct. His sources of income are well documented in public domain.

ADVISOR

Recommendation - Advisor	
Advisor recommendation	PEP, Onboard
Comments	PEP is a director , does not have any direct contril on company's day to day operations
Conditions (if any)	To be captured

APPROVER

Approval - Business Head	
Final Approval	PEP, Onboard
Comments	
Conditions (if any)	NA

## Section 10 : Risk Assessment

RISK CRITERIA	Details	Response	Risk Rating Impact
<b>MANDATORY HIGH RISK CRITERIA</b>			
Is there a potential match with Prohibited entity & Dispensation / Approval obtained?	< Prohibited entity Criterial Match> "Bearer Shares"	Yes	Med
Related Party Risk Code Decision			Low
Related Party Details			
Name	Mr B		
Relationship with Customer	Beneficial Owner		
Risk Code	N/A		
Risk Code	Low		
Is there a PEP Risk	List Rel Party Names with PEP risk	Yes	Med
Is the entity / related party subject of an adverse media report	List Customer / Rel Party with Adverse Media Risk	No	N/A
Is the entity / related party linked to a Sanctions risk?	List Customer / Rel Party with Sanctions Risk	No	N/A
Specialised Due Diligence Recommendation is High?	Refer Client specific Sheet	No	N/A

<b>RISK BASED ASSESSMENT</b>	
<b>Country Risk</b>	
Country of Incorporation	Beneficial Owner
Country (ies) of Operation	THL, MAL, IDN
Assessment of Country Risk	Med
<b>Industry Risk</b>	
Assessment of Industry Risk of Customer	Med
<b>Product Risk</b>	
Cash and Trade Products	Cash=, Trade, Cash Equity
Cash OR Trade OR FX Products	
Other Products	
Assessment of Product Risk	High
<b>Transparency Risk</b>	
Listed on Recognised Stock Exchange?	Yes
Government Owned?	No
Regulated for AML in an Equivalent Jurisdiction?	Yes
Assessmen of Transparency risk	Low

<b>Final Rating</b>	
Outcome of Mandatory Risk Assessment Criteria	Med
Outcome of Risk based Assessment	High
Decision - FrontLine	<b>Onboard Client</b>
Recommended Risk Rating	<b>High</b>
Comments (on Rec Risk Rating)	Risk Rating of High is primarily driven by Product risk rating which is due to use of Trasde and Cash products in the relationship

<b>Advisor</b>	
Recommendation by Advisor	On Board Client
Commmments section	
Specify Conditions / Actions (if any)	NA
<b>Approver</b>	
Decision by Business Head	Onboard Client
Commmments section	
Specify Conditions / Actions (if any)	

Section 11: DOCUMENTS TRACKING

ID and Verifn Reqmts (By Entity Type)	Doc Type	Verification Reqmnt	Doc Status	Target Date (if Deferred)	Verfn Status	Scan Doc
Customer - ABC Private Limited						
Certified copy of Certificate of Inc	Photocopy	Certified True Copy	Received	N/A	Complied	Doc.PDF
ACRA website	Public Website	Public Source Doc	Received	N/A	Complied	Doc.PDF
Beneficial Owner (Non Individual) - AB Ltd						
Certified copy of Certificate of Inc BIZ file Copy of Recognised SE Website listing details	Photocopy	Certified True Copy	Pending		Not Complied	
	Public Website	Public Source Doc	Received	N/A	Complied	Doc.PDF
	Photocopy	Certified True Copy	Pending		Not Complied	
Beneficial Owner (Non Individual) - X Private Ltd						
BIZ File	Public Website	Public Source Doc	Pending		Not Complied	
ACRA website	Public Website	Public Source Doc	Received		Complied	Doc.PDF
Beneficial Owner (Individual) - Mr A						
NRIC	Photocopy	Original Sight Verify	Received		Complied	Doc.PDF
Publicly available docs (for Well Known persons)	Public Website	Public Source Doc	Received		Complied	Doc.PDF
Beneficial Owner (Individual) - Mr B						
Passport	Photocopy	Original Sight Verify	Deferred	Jun 25, 18	Not Complied	
HKID	Photocopy	Original Sight Verify	Deferred	Jun 25, 18	Not Complied	
Controller (Director) - Mr C						
Passport	Photocopy	Original Sight Verify	Received		Complied	Doc.PDF
NRIC	Photocopy	Original Sight Verify	Received		Complied	Doc.PDF