



## AML and KYC Questionnaire

<b>SECTION (A)</b> <b>General Information</b>	<b>1) Name of bank / institution</b>
	<b>2) Legal status</b>
	<input type="checkbox"/> Public company, (please advise the name and the symbol of the stock exchange where it's listed) <input type="checkbox"/> Private company
	Name of the stock
	Symbol of the stock
	<input type="checkbox"/> Other – (please provide full details) <input type="checkbox"/> State owned company
	<b>3) Address</b>
	Registered office (principle place of business)
	Location of head office
	P.O. Box Web address
<b>4) Number of branches</b>	
Local <input type="checkbox"/> branch	
Foreign <input type="checkbox"/> branch	
<b>5) License Type, number and date of issuance</b>	
<b>6) Name and address of the issuing body</b>	
<b>7) Principle line of business activity (commercial, private, corporate, wholesale, insurance)</b>	
<b>8) Name of the central bank / regulatory body</b>	
<b>9) Name of external auditors</b>	
<b>10) Name of subsidiaries and sister concerns</b>	

	<b>11) Current credit rating, date of issuance and name of rating agency</b>		
	<b>12) Purpose of the account (commercial, treasury, ...etc)</b>		
<b>SECTION (B) Management/ Ownership/ Structure</b>	1) List of the names of board of directors and senior management with their primary functions.		
	2) List of the names of all shareholders who own more than 10% of your stock, if traded publicly, along with their nationality and shareholding percentage.		
	3) State whether there are any politically exposed persons (PEPs) within the executive bodies of the bank.		
		<b>Yes</b>	<b>No</b>
<b>SECTION (C) AML Policies, Practice and Procedures</b>	1) Has your country established laws designed to prevent money laundering and terrorist financing?		
	2) Is your institution subject to this law?		
	3) Has your country established laws prohibiting anonymous or numbered accounts?		
	4) Does the AML, CFT and KYC compliance program required approval of your institution board or senior committee?		
	5) Does your institution have a written policy and procedures regarding AML and Terrorist Financing including KYC, which are in compliance with the local AML laws and regulations?		
	6) Does your institution have policies or practices for the identification and reporting of suspicious transaction?		
	7) Is the supervision carried out with special regard to the prevention of money laundering and combating terrorist financing?		
	8) Does your institution have customer acceptance policies in function?		
	9) Does your institution have policies covering relationships with politically exposed persons (PEPs) consist with industry best practices?		
	10) Does your institution have a policy prohibiting accounts / relationships with shell banks ( <i>A shell bank defines as a bank incorporated in a jurisdiction in which it has no physical presence and which if unaffiliated with a regulated financial group</i> )?		

	11) Does your institution have policies to communicate new AML related policies or practices to relevant employees?		
	12) Does your institution require that its AML policies and practices be applied to all branches and subsidiaries of the institution in the home country and in location outside of the home country?		
	13) Does your institution have a legal and regulatory compliance officer that is responsible for coordinating and overseeing the AML program on a day to day basis?		
	14) Does your institution's policies and procedures regarding AML and Terrorist Financing comply with the FATF (40+9) recommendations?		
	15) Is your institution audited in terms of testing the adequacy of your AML procedures and policy by your internal audit?		
	16) Is your institution supervised by local authority?		
	17) Has your institution been subject to any investigation, indictment, conviction or civil enforcement action related to money laundering and terrorism financing in the past five years. If yes please give details.		
<b>SECTION (D) KYC – Due Diligence and Enhance due Diligence</b>	1) Does your institution have requirements to collect information regarding its customer's business activities?		
	2) Does your institution collect information and assess its customers AML policies or practices?		
	3) Does your institution have procedures to establish a record for each customer noting their respective identification documents and KYC information collected at account opening?		
	4) Does your institution keep accounts in the name of an account holder?		
	5) Does your institution identify all of your customers and their representatives?		
	6) Does your institution provide services to walk-in customers? If yes do you identify them and how do you check source of funds used?		
	7) Does your institution review its existing customer base? If yes how frequently?		

<b>SECTION (E) Risk Assessment</b>	1) Does your institution have a risk focused assessment of its customer base, and transactions of its customers?		
	2) Does your institution perform a compliance risk assessment and customer rating based on, at least, products, services, geography and business type?		
	3) Does your institution screen transactions for customers or transaction you deem to be of significantly high-risk ( <i>which may include persons, entities or countries that are contained on lists issued by government / international bodies</i> ) that special attention to such customers or transactions is necessary prior to completing any such transaction?		
	4) Does your institution implement systems for the identification of customers including customer's information in the case of recorded transaction account opening such as name, nationality, street address..?		
	5) Does your institution determine the appropriate level of enhance due diligence necessary for those categories of customers and transactions that you have reason to believe they pose a heightened risk of illicit activities at or through the institution?		
	6) Does your institution have policies or practices for the identification and reporting of transactions that are required to be reported to the authorities?		
	7) Does your institution take steps to understand the normal and expected transaction of its customers based on its risk assessment of the customer?		
	8) Does your institution have procedures to identify transactions structured to avoid large cash reporting requirements?		
	9) Does your institution report transaction, prevention and detection of transactions with illegally obtained funds?		
	10) Does your institution have policies to reasonably ensure that they only operate with correspondent banks that possess license to operate in their countries of origin?		
	11) Does your institution cross border banking service involve a payable through account? If yes, does the institution perform same level of customer due diligence as it does to its direct correspondent banks on the third party having direct access to the account?		
	12) Does your institution perform on-going monitoring of the relationships with the third party to provide information about customer identification upon request?		
<b>SECTION (F) Transaction Monitoring</b>	1) Does your institution have a monitoring program for suspicious or unusual activity that covers funds transfers and monetary instruments such as travelers checks, money orders..?		
	2) Does your institution maintain accounts for money services entities which are not licensed or authorized by a regulatory government body?		
<b>SECTION (G) AML Training</b>	1) Does your institution provide AML training to relevant employees that include identification and reporting of transactions that must be reported to government authorities?		
	2) Does your institution retain records of its training sessions including attendance records and relevant training materials used?		
	3) Does your institution employ agent to carry out some of its functions?		
	4) Does your institution provide AML training to relevant agents that include identification and reporting of transactions that must be reported to government authorities', example of different forms of money laundering involving the institution products and services and internal policies t prevent money laundering?		

**AML contact person,**

Name

Job Title

Email

Phone

**Completed by,**

Name

Job Title

Email

Phone

Date

We the undersigned, confirm that the information provided in this questionnaire is accurate. We also confirm that we are authorized to complete this questionnaire on the behalf of our institution.

.....  
Authorized signature

.....  
Authorized signature

Name:

Name:

Title:

Title:

Date:

Date: