

ANTI – MONEY LAUNDERING / ANTI –TERRORISM FINANCING QUESTIONNAIRE

1. FINANCIAL INSTITUTION NAME :	
2. ADDRESS : 2.1 REGISTER OFFICE : 2.2 PRINCIPAL PLACE OF BUSINESS: 2.3 LOCATION OF HEAD OFFICE :	
3. YOUR WEBSITE ADDRESS :	
4. NAME OF BANKING SUPERVISION IN YOUR COUNTRY	
5. REGISTRATION / LICENSE:	
5.1 LICENSE NO ./ DATE OF ISSUE	
5.2 NAME OF AUTHORITY IN YOUR COUNTRY WHICH ISSUES BANKING LICENSE :	
6. NAME OF THE OFFICIAL AUTHORITY TO WHICH YOU MUST REPORT IN CASE OF A SUSPICION OF MONEY LAUNDERING OR TERRORIST FINANCING :	
7. NAME OF PERSONS OR ANY LEGAL OR ORGANIZATIONAL ENTITY WHO OWNS OR CONTROLS MORE THAN 10 PERCENT OF THE SHARES IN YOUR COMPANY WITH PERCENTAGES INDICATED FOR EACH SHAREHOLDER :	
8. NAME OF YOUR EXTERANAL AUDITORS	
I. GENERAL AML POLICIES , PRACTICES AND PROCEDURES:	
1 .DOES THE AML COMPLIANCE PROGRAM REQUIRE APPROVAL OF THE FI, S BOARD OR A SENIOR COMMITTEE?	YES / NO
2 . DOES THE FI POSSESS A WRITTEN POLICIES AGAINST MONEY LAUNDERING?	YES / NO
3. DOES THE FI COMPLY WITH FATF STANDARDS ? IF NOT, WHEN DOES THE FI PROPOSE TO COMPLY?	YES / NO
4. DOES THE FI REQUIRE THAT THE AML POLICIES AND PRACTICES BE APPLIED TO ALL BRANCHES AND SUBSIDIARIES IN THE HOME COUNTRY AND IN LOCATIONS OUTSIDE OF THE HOME COUNTRY ?	YES / NO
5. IN ADDITION TO INSPECTIONS BY THE GOVERNMENT SUPERVISORS /REGULATORS ,DOSE THE FI CLIENT HAVE AN INTERANAL AUDIT FUNCTION OR OTHER INDEPENDENT THIRD PARTY THAT ASSESSES AML POLICIES AND PRACTICES ON A REGULAR BASIS ?	YES / NO

<p>6. DOES THE FI HAVE A POLICY PROHIBITING ACCOUNTS / RELATIONSHIPS WITH SHELL BANKS?</p> <p>(A SHELL BANK IS DEFINED AS A BANK INCORPORATED IN A JURISDICTION IN WHICH IT HAS NO PHYSICAL PRESENCE AND WHICH IS UNAFFILIATED WITH A REGULATED FINANCIAL GROUP)</p>	<p>YES / NO</p>
<p>7. DOES THE FI HAVE POLICES TO REASONABLY ENSURE THAT THEY WILL NOT CONDUCT TRANSACTIONS WITH OR ON BEHALF OF SHELL BANKS THROUGH ANY OF ITS ACCOUNTS OR PRODUCTS ?</p>	<p>YES / NO</p>
<p>8. DOES THE FI HAVE POLICIES COVERING RELATIONSHIPS WITH POLITICALLY EXPOSED PERSONS (PEP,S), THEIR FAMILY AND CLOSE ASSOCIATES ?</p>	<p>YES / NO</p>
<p>9. DOES THE FI HAVE A LEGAL AND REGULATORY COMPLIANCE PROGRAM THAT INCLUDES A DESIGNATED OFFICER THAT IS RESPONSIBLE FOR COORDINATING AND OVERSEEING THE AML FRAMEWORK ?</p> <p>PLEASE PROVIDE HIS/HER CONTACT DETAILS: NAME : -----TITLE ----- ADDRESS----- TEL ----- E_MAIL -----</p>	<p>YES / NO</p>
<p>II. KNOW YOUR CUSTOMER, DUE DILIGENCE AND ENHANCED DUE DILIGENCE</p>	
<p>10. HAS THE FI IMPLEMENTED PROCESSES FOR THE IDENTIFICATION OF THOSE CUSTOMERS ON WHOSE BEHALF IT MAINTAINS OR OPERATES ACCOUNTS OR CONDUCTS TRANSACTIONS ?</p>	<p>YES / NO</p>
<p>11. DOES THE FI HAVE A REQUIREMENT TO COLLECT INFORMATION REGARDING ITS CUSTOMERS BUSINESS ACTIVITIES ?</p>	<p>YES / NO</p>
<p>12. DOES THE FI HAVE A PROCESS TO REVIEW AND, WHERE APPROPRIATE, UPDATE CUSTOMER INFORMATION RELATING TO HIGH RISK CLIENT INFORMATION ?</p>	<p>YES / NO</p>
<p>13. DOES THE FI HAVE PROCEDURES TO ESTABLISH A RECORD FOR EACH NEW CUSTOMER NOTING THEIR RESPECTIVE IDENTIFICATION DOCUMENTS AND " KNOW YOUR CUSTOMER " INFORMATION ?</p>	<p>YES / NO</p>
<p>14. DOES THE FI COMPLETE A RISK-BASED ASSESSMENT TO UNDERSTAND THE NORMAL AND EXPECTED TRANSACTIONS OF ITS CUSTOMERS ?</p>	<p>YES / NO</p>
<p>III. RISK ASSESSMENT</p>	
<p>15. DOES THE FI HAVE A RISK -BASED ASSESSMENT OF ITS CUSTOMER BASE AND THEIR TRANSACTIONS ?</p>	<p>YES / NO</p>
<p>16. DOES THE FI DETERMINE THE APPROPRIATE LEVEL OF ENHANCED DUE DILIGENCE NECESSARY FOR THOSE CATEGORIES OF CUSTOMERS AND TRANSACTIONS THAT THE FI HAS REASON TO BELIEVE POSE A HEIGHTENED RISK OF ILLICIT ACTIVITIES AT OR THROUGH THE FI ?</p>	<p>YES / NO</p>

<p>IV . RECORD RETENTION</p> <p>17 . DOES THE FI HAVE RECORD RETENTION PROCEDURES THAT COMPLY WITH APPLICABLE LAW ?</p>	<p>YES / NO</p>
<p>V . REPORTABLE TRANSACTIONS AND PREVENTION AND DETECTION OF TRANSACTIONS WITH ILLEGALLY OBTAINED FUNDS</p> <p>18 . DOES THE FI HAVE POLICIES OR PRACTICES FOR THE IDENTIFICATION AND REPORTING OF TRANSACTIONS THAT ARE REQUIRED TO BE REPORTED TO THE AUTHORITIES ?</p>	<p>YES / NO</p>
<p>19 . WHERE CASH TRANSACTION REPORTING IS MANDATORY , DOES THE FI HAVE PROCEDURES TO IDENTIFY TRANSACTIONS STRUCTURED TO AVOID SUCH OBLIGATIONS ?</p>	<p>YES / NO</p>
<p>20 . DOES THE FI SCREEN CUSTOMERS AND TRANSACTIONS AGAINST LISTS OF PERSONS , ENTITIES OR COUNTRIES ISSUED BY GOVERNMENT/COMPLETENT AUTHORITIES ?</p>	<p>YES / NO</p>
<p>21 . DOES THE FI HAVE POLICIES TO REASONABLY ENSURE THAT IT ONLY OPERATES WITH CORRESPONDENT BANKS THAT POSSESS LICENSES TO OPERATE IN THEIR COUNTRIES OF ORIGIN ?</p>	<p>YES / NO</p>
<p>VI . TRANSACTION MONITORING</p> <p>22 . DOES THE FI HAVE A MONITORING PROGRAM FOR UNUSUAL AND POTENTIALLY SUSPICIOUS ACTIVITY THAT COVERS FUNDS TRANSFERS AND MONETARY INSTRUMENTS SUCH AS TRAVELERS CHECKS, MONEY ORDERS,ETC?</p>	<p>YES / NO</p>
<p>VII . AML TRAINING</p> <p>23 . DOES THE FI PROVIDE AML TRAINING TO RELEVANT EMPLOYEES THAT INCLUDES IDENTIFICATION AND REPORTING OF TRANSACTIONS THAT MUST BE REPORTED TO GOVERNMENT AUTHORITIES , EXAMPLES OF DIFFERENT FORMS OF MONEY LAUNDERING INVOLVING THE FI,S PRODUCTS AND SERVICES AND INTERNAL POLICIES TO PREVENT MONEY LAUNDERING ?</p>	<p>YES / NO</p>
<p>24 . DOES THE FI RETAIN RECORDS OF ITS TRAINING SESSIONS INCLUDING ATTENDANCE RECORDS AND RELEVANT TRAINING MATERIALS USED ?</p>	<p>YES / NO</p>
<p>25 . DOES THE FI COMMUNICATE NEW AML RELATED LAWS OR CHANGES TO EXISTING AML RELATED POLICIES OR PRACTICES TO RELEVANT EMPLOYEES ?</p>	<p>YES / NO</p>
<p>26 – DOES YOUR INSTITUTION EMPLOY AGENTS TO CARRY OUT SOME OF ITS FUNCTIONS ? IF YES , DOES YOUR INSTITUTION PROVIDE AML TRAINING TO RELEVANT AGENTS THAT INCLUDES IDENTIFICATION AND REPORTING OF TRANSACTIONS THAT MUST BE REPORTED TO GOVERNMENT AUTHORITIES , EXAMPLES OF DIFFERENT FORMS OF MONEY LAUNDERING INVOLVING YOUR INSTITUTION,S PRODUCTS AND SERVICES AND INTERNAL POLICIES TO PREVENT MONEY LAUNDERING ?</p>	<p>YES / NO</p>



I Confirm that I am authorized to complete this document .

Name :-----

Title :-----

Date :-----

Signature :-----