



**Customer Due Diligence Details for Individuals**  
As per the requirement of AML & CFT Regulations, 2018

*Al Meezan mein Itminan hai.*

**Pure. Profit.**

Name \_\_\_\_\_ Portfolio No. \_\_\_\_\_  
 CNIC \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Nationality \_\_\_\_\_

Section 1	
Source of Income	<input type="checkbox"/> Business/Self-owned <input type="checkbox"/> Salary <input type="checkbox"/> Pension <input type="checkbox"/> Rent <input type="checkbox"/> Profit / Dividend <input type="checkbox"/> Other _____
Source of Wealth	<input type="checkbox"/> Inheritance <input type="checkbox"/> Remittances <input type="checkbox"/> Savings <input type="checkbox"/> Stocks/Investments <input type="checkbox"/> Other _____
Occupation	<input type="checkbox"/> Landlord <input type="checkbox"/> Real Estate/Builder <input type="checkbox"/> Accountant/Auditor <input type="checkbox"/> Lawyer/Advocate <input type="checkbox"/> Doctor/Pharmacist <input type="checkbox"/> Agriculturist/Dairy Farmer
Details	<input type="checkbox"/> Importer/Exporter <input type="checkbox"/> Retailer/Wholesaler <input type="checkbox"/> Consultant/Tax Advisor <input type="checkbox"/> Jeweler/Precious Metal & Stone <input type="checkbox"/> Other _____
Section 2	
Is the customer a PEP or the persons (close aides, relatives etc.) acting on behalf of the person a PEP or its beneficial owner? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the customer originate from non-compliant FATF countries? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If answers to any of the above is YES, the customer shall be categorized as High Risk.	

Section 3		
Customer Risk Profiling		
Risk Determinants	Risk Variables	Risk Assigned Weight
<b>Customers</b>	<b>Amount of Investment</b> (up to Rs. 2.5 mn--score 0, Rs. 2.5 to Rs. 5 mn -- 5, Rs. 5-Rs. 9.99 mn--10, 10mn and above--20)	
	There is a reason to believe that the customer has been refused by any financial institution	
	Customer's source of wealth/income is high risk/cash intensive (real estate, retailer, jewelers or dealers of precious metals, clearing & forwarding agents, real estate brokers, lawyer/notaries or self-employed without registration with FBR where required)	
	Is the customer financially dependent or supported by another person (e.g. customer being housewife, student etc.)	
	Beneficial ownership of funds may not belong to customer	
<b>Products &amp; Services</b>	Use of products and services which entail non face-to-face contact (e.g. online account opening)	
<b>Channels</b>	Are investment being made through online channels	
	Element of anonymity in transaction (investment made through third party)	
<b>Locations</b>	Customer's link to offshore centers or tax havens	
	Customer is a non-resident.	
		<b>Total</b>
<b>Scale</b>	Please note that risk weight assigned as above have been selected according to assessment of risk i.e.	
	Never = 0	
	Low = 5	
	Moderate = 10	
	High = 20	

Benchmarking		Rating	Customer Risk Profiling	Check
<b>Risk Score Range</b>		1-2	Low Risk	<input type="checkbox"/>
Below 25	1			
26-40	2	3-4	Medium Risk	<input type="checkbox"/>
41-55	3			
56-70	4			
71-85	5	5-6	High Risk	<input type="checkbox"/>
85 and above	6			

**Note:** If answers to any of the questions in Section 2 is Yes then customer risk rating would be higher irrespective of the rating in Section 3. **Please specify the reason for assigned low risk rating (mandatory)**

Physical Address Verification Date (only if required) \_\_\_\_\_

Prepared by	Reviewed by	Approved by Senior Management (applicable for high risk customer)

Preparer and reviewer needs to ensure that all the documents as specified in the KYC Checklist are complete and obtained at the time of filling of this form.

PEPs (Politically Exposed Person) includes:

- Foreign PEPs, individuals who are or have been entrusted with prominent public functions by a foreign country, for example Heads of State or of government, senior politicians, senior government, judiciary or military officials, senior executives of state owned corporations, important political party officials;
- Domestic PEPs, individuals who are or have been entrusted with prominent public function for example Heads of state or of government, senior politicians, senior government judiciary or military officials, senior executives of state owned corporations, important political party officials;
- Persons who are or have been entrusted with a prominent function by an International organization, means members of senior management and members of the board or equivalent functions.