

AML / KYC Questionnaire

I. General information about the Institution			
Full Legal Institution Name			
Trading name(s) used (if different from the above):			
Full address of the registered office			
Website address:			
Total number of domestic branches and subsidiaries			
Total number of international branches and subsidiaries			
Total number of employees			
What is the name of FI External auditors			
What is the frequency of this audit			
List the top 3 countries/jurisdictions your institution operates in and the percentage of business in each location		Market Location	% of overall business
	1		
	2		
	3		
Do the responses provided in this statement apply to the following entities:			
Parent	Yes	No	N/A
Head Office & domestic branches	Yes	No	N/A
Domestic subsidiaries	Yes	No	N/A
Foreign branches	Yes	No	N/A
Foreign subsidiaries	Yes	No	N/A
What is the intended purpose of establishing/ maintaining a Relationship with Bank AlJazira?			
II. Customer base			
Do you have customers who operate in the following industries: If yes, Specify entity specific enhanced due diligences measures and process to moderate implemented risk			
Customers	Yes	No	Enhanced Due Diligences Measures and Process
1. Retail customers	Yes	No	
2. Corporate customers	Yes	No	
3. Governments/Supranational	Yes	No	

4. Non-Banks Financial Institutions	Yes	No	
5. Private Banking	Yes	No	
6. Correspondent Banks	Yes	No	
7. Money service business (e.g. Currency Exchange Houses, Money Remitters)	Yes	No	
8. Gaming, casinos or gambling	Yes	No	
9. Arms and ammunitions	Yes	No	
10. Atomic power	Yes	No	
11. Adult Entertainment Industry	Yes	No	
12. Jewelry / Precious Metal Sales	Yes	No	
13. Charitable Foundations and Non-Governmental Organizations	Yes	No	

III. Type of Products and Services Offered

Please indicate the primary business activities of the institution. (If information is available on your website please provide the link)

Banking services	Mobile banking
	Online banking
Banking products	Loans
	Credit cards
	Bonds
	Money markets
	Syndicated loans
Cash services	Bulk cash activities
	Cash management services, including deposit accounts
	Cash letters/cheque clearings
	International funds transfers
Market products	Foreign currency dealing
	Investment advisers/investment banking
	Overnight investment accounts (sweep accounts)
	International funds transfers
	Islamic banking
	Insurance
Trade Finance	Derivatives and similar instruments
	Documentary collection
	Letters of credit
	Guarantees
Other	Standby L/C

IV. Regulatory

1. Is your institution licensed	Yes	No
2. Name of Regulatory licensed		
3. Website of Regulatory		
4. License Number		
5. Issuing and Expiry Date		

6. Is your license subject to any type of restriction?	Yes	No
If Yes to above, please describe:		
7. Is your entity subject to supervision and control concerning the Anti-money laundering and counter-financing of terrorism	Yes	No
If Yes to above, please describe:		
8. Has your institution the "USA Patriot Act Certificate"?	Yes	No
9. Has your institution or parent or firm belonging to the same group has been the subject, in the past two years, of regulatory enforcement for inadequate AML/CFT policies and procedures and/or breaches of AML/CFT obligations?	Yes	No
If Yes to above, please describe:		
V. Ownership and Control Structure/Beneficial Owners		
1. What is the legal form of you Institution?		
2. Is your institution a government-owned institution	Yes	No
3. Is your institution publicly listed?	Yes	No
A. Name of stock exchange		
B. Country of stock exchange		
4. Parent Company:	Yes	No
A. Legal name:		
B. Registered Address/Country:		
C. Ownership interest (%):		
D. Is it publicly listed?	Yes	No
D1. Name of stock exchange (s):		
D2. Country of stock exchange		
D3. Stock Symbol		
5. Ownership Information-Shareholding:		
A. Confirm that no natural person controls or owns directly and/or indirectly 10% or more of shares or exercise control over the management of the entity.	Yes	No
B. Include list of natural person controls or owns directly and/or indirectly 10% or more of shares	Attached	N/A
VI. Institution Board and Executive Management Details		
A. State whether your institution has any Politically Exposed Persons (PEPs) within the bank's executive bodies	Yes	No
B. Include list of Board and Executive Management Details	Attached	N/A

VII. General AML Policies, Practices and Procedures		
A. General AML		
1. Is money laundering/terrorist financing considered a crime in your country?	Yes	No
2. Does your Institution have a compliance and regulatory program of Anti Money Laundering and Combat the Financing of Terrorism (AML/CFT/Sanctions & Embargoes), which requires the approval of the Board or Senior Committee?	Yes	No
3. Does your Institution developed written policies/procedures documenting the processes that they have in place to prevent, detect and report suspicious transactions? If Yes, Please provide us with a dated copy of your latest AML Policy that was approved by Board or Senior Committee?	Yes	No
4. How frequently does your institution review or update AML policies and procedures?		
5. Does your Institution have policies to reasonably ensure that they will not conduct transactions with or on behalf of shell banks through any of its accounts or products?	Yes	No
6. Does your Institution policies covering relationships with "Politically Exposed Persons "(PEP's), their family and close associates and apply Enhanced Due Diligence to those customers?	Yes	No
7. Does your institution maintain accounts for politically exposed persons (PEPs)? If Yes, kindly provide the percentage to the total number of your account holders? percentage	Yes	No
8. Does your Institution have record retention procedures that comply with applicable law? If Yes, which is the period of conservation?	Yes	No
10. Please provide information of your Institution Chief Compliance Officer. * Name : * Title :		
11. Does your Institution have a designated officer that is responsible for coordinating and overseeing the AML/CFT/Sanctions & Embargoes framework? Kindly provide the following information: * Name: * Position Title: * Mailing address: * Telephone number: * Fax : * Email :	Yes	No
12. Kindly list information of Divisions responsible for AML/CFT in your organization. * Division : * Location : * Number of Staff : * Average of Experience:		
B. Correspondent Banking Relationship		
13. Does your Institution have a policy prohibiting accounts/relationships with shell banks? (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.)	Yes	No
C. Risk Assessment		
14. Does your Institution have a risk-based assessment of its customer base and their transactions?	Yes	No
15. Does your Institution adhere to the Wolfsberg Transparency Process and the appropriate use of the SWIFT MT202/202COV and MT205/205COV message formats?	Yes	No

16. Does your Institution 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?	Yes	No
D. Know Your Customer, Due Diligence and Enhanced Due Diligence		
17. Does your Institution implement processes for the identification of those customers on whose behalf it maintains or operates accounts or conducts transactions?	Yes	No
18. Does your Institution have obligations to collect information relating to the customer's and beneficial owner (s)' source of wealth and source of funds?	Yes	No
19. Does your Institution apply the customer due diligence measures (CDD) on institutions to which you offer Correspondent Banking services in accordance with the Wolfsberg Principles for Correspondent Banks?	Yes	No
20. Does your Institution have a requirement to collect information regarding its customers' business activities?	Yes	No
21. Does your Institution complete a risk-based assessment to understand the normal and expected transactions of its customers?	Yes	No
22. Does your Institution have a process to review and, where appropriate, update customer information for all clients? How frequently is customer due diligence/KYC information updated?	Yes	No
23. Does your Institution have procedures to establish a record for each new customer noting their respective identification documents and "Know Your Customer" information?	Yes	No
E. Reportable Transactions , Prevention and Detection of Transactions with illegally obtained Funds		
24. Does your Institution have policies or practices for the identification and reporting of transactions that are required to be reported to the authorities?	Yes	No
25. Where cash transaction reporting is mandatory, does your Institution have procedures to identify transactions structured to avoid such obligations?	Yes	No
26. Does your Institution screen customers and transactions against list of persons, entities and countries issued by government/competent authorities?	Yes	No
F. Transaction Monitoring		
27. Does your Institution have a monitoring program to detect unusual and potentially suspected operations of money laundering or the financing of terrorism that covers funds transfer and other money instruments, such as travelers' cheque, money orders, etc.?	Yes	No
28. Does your Institution is using automated transaction monitoring system? is this system developed: In House. Name of the vendor Name of System	Yes	No
VIII. AML Training		
29. Does your Institution provide AML/CTF/Sanctions & Embargoes training to relevant employees that includes: notification 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. internal policies to prevent money laundering.	Yes	No
30. What is the frequency of this training?		
31. Does your Institution retain records of its training sessions including attendance records and relevant training materials used?	Yes	No
32. Does your Institution communicate new AML/CTF/Sanctions & Embargoes related laws or changes to existing AML/CTF/Sanctions & Embargoes related policies or practices to relevant employees?	Yes	No
33. Does your Institution employ third parties to carry out some of the AML/CTF/Sanctions & Embargoes functions of the institution? If YES Kindly answer below question.	Yes	No

34. Do you provide AML/TF/Sanctions & Embargoes training to relevant third parties that includes: <ul style="list-style-type: none"> • Notification 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. • Internal policies to prevent money laundering. 	Yes	No
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IX. SANCTIONS Program

35. Does your institution provide banking services to financial institutions or jurisdictions designated as non-cooperative, by FATF, for money laundering concerns	Yes	No
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36. Does your institution screen customers and transactions against below sanctions lists of persons, entities and/or countries issued by government/competent authorities?		
United Nations	Yes	No
European Union	Yes	No
OFAC	Yes	No
Other		
Name of the sanction screening system.		

37. What is the frequency of clients undergoing economic sanctions screening? Real-time Daily / Nightly Other	38. Do all international transfers undergo economic sanctions screening? Real-time Daily / Nightly Other
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Space for additional information: (Please indicate which question the information is referring to.)

Name :	Signature:
Designation :	
Date :	
E-mail :	Stamp:
Fax :	
Telephone :	
Address :	