



## CUSTOMER DUE DILIGENCE (CDD) / KNOW YOUR CUSTOMER (KYC) CHECKLIST

1. This checklist **MUST** be duly completed and submitted with each purchase.
2. To be completed for all relationships (new / additional purchases).
3. A copy of the signed-off form must be filed for audit and compliance review.

Customer Name :	
NRIC/Passport / Company Registration No (For non-individual customers) :	
Occupation / Nature of Business :	
Type of Application	<input type="checkbox"/> New <input type="checkbox"/> Additional
Purpose of transaction:	_____
Branch Name :	

Section A - High Risk Assessment			Comments
1	Does the customer's purchases not commensurate with their income generated?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
2	Is the customer's <b>source of funds</b> classified as higher ML/TF risk ( <i>Refer to Item A of Appendix 1</i> )? <i>On-boarding of customers involved in money games is <u>strictly prohibited</u>.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
3	Is the customer a: <ul style="list-style-type: none"> <li>a) Domestic <b>Politically Exposed Persons</b> (PEP);</li> <li>b) Foreign PEP;</li> <li>c) Person entrusted with a prominent function by an international organization;</li> <li>d) A family member of the (a), (b) or (c);</li> <li>e) A close associates of the (a), (b) or (c)</li> </ul>	<div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes           </div> <div> <input type="checkbox"/> No <input type="checkbox"/> No <input type="checkbox"/> No <input type="checkbox"/> No <input type="checkbox"/> No           </div> </div>	Indicate names of PEPs:
4	Is the customer's source of funds from or do they have any business dealings in <b>higher ML/TF risk countries or jurisdiction</b> or in a <b>sanctioned country</b> ( <i>Refer to Items B &amp; C of Appendix 1</i> )? <i>On-boarding customer from Sanctioned Countries is <u>strictly prohibited</u>.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
5	Did the customer's income originate from or have business operations in <b>Tax Haven Countries</b> ( <i>Refer to Item D of Appendix 1</i> )?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
6	Is the customer or any relevant persons originating from/owned/controlled by <b>the State of Israel</b> ( <i>Refer to Item E of Appendix 1</i> )? <i>Please refer to Group Compliance prior to establishing business relationship.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p><b>If you ticked "YES" to Q1, Suspicious Transaction Report ("STR") MUST be conducted and reported to <a href="mailto:str@bnm.gov.my">str@bnm.gov.my</a>. Clearance from branch manager is to be obtained prior to reporting.</b></p> <p>Otherwise, <b>if you ticked "YES" to any 2 questions</b>, customer will be assessed as a <b>"HIGH RISK" customer</b> and additional justifications by manager(s) need to be provided for on-boarding.</p>			



Section B - Searches	
1	<p>Have you conducted below for customer &amp; its relevant persons?</p> <p>a) Name and Sanction screening (ie MOHA, UNSCR and other UN Sanctions Regimes) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>b) Any external news/media search (optional unless the above checks are insufficient) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Have you printed/saved screenshot of all search results? (mandatory if checks are performed) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Any <b>negative hit/news</b>? If yes, it must be highlighted &amp; its possible risks presented to the management. <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Comments :</p>

**Important Note:**

If suspicious information is detected (e.g. customer whose profile does not appear to correspond to its financial position) during the CDD/KYC process, you may file STR reporting to Group Compliance via [compliance@nuwapierre.com.my](mailto:compliance@nuwapierre.com.my). For existing customers, please indicate assessment in CDD/KYC Form.

**I confirm that I have conducted the necessary due diligence and KYC checks on the customer.**

<p><b>Prepared by (Salesperson) :</b></p>    <hr/> <p>Name: Designation: Date:</p>	<p><b>Reviewed by (Branch Manager) :</b></p>    <hr/> <p>Name: Designation: Date:</p>
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**A. List of Higher ML/FT Risk Occupation / Business Activities**

Occupation	Business/Entity
<ul style="list-style-type: none"> <li>• Gold &amp; precious metal traders</li> <li>• Money changers/ money lenders</li> <li>• Occupation involved in entertainment activities, Directors/ shareholders/owners/employees of : <ul style="list-style-type: none"> <li>- Massage parlors, karaoke lounges, pubs, night clubs, cyber cafes, video games arcades/ gambling.</li> <li>- Casinos and gaming</li> <li>- VCD/DVD shops</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Religious organization/ non-profit organization</li> <li>• Business involved in running an entertainment activities as follows: <ul style="list-style-type: none"> <li>- Massage parlors, karaoke lounges, pubs, night clubs, cyber cafes, video games arcades/ gambling</li> <li>- Casinos and gaming</li> <li>- VCD/DVD shops</li> </ul> </li> <li>• Casino &amp; gaming related</li> <li>• Defense, military &amp; weapon industries</li> <li>• Trustee companies</li> <li>• Nominee companies</li> <li>• Legal firm</li> <li>• <b>Money games *</b></li> <li>• <b>Money transferor</b></li> </ul>

\* Note: On-boarding of customers involved in money games is strictly prohibited.

**B. List of Higher ML/TF Risk Countries and Jurisdiction**

<ul style="list-style-type: none"> <li>• Afghanistan</li> <li>• Belarus</li> <li>• Bosnia and Herzegovina</li> <li>• Burundi</li> <li>• Central African Republic</li> <li>• Conakry</li> <li>• Democratic Republic of Congo</li> <li>• Cote d'Ivoire / Ivory Coast</li> <li>• Cuba</li> <li>• Egypt</li> <li>• Eritrea</li> <li>• Ethiopia</li> <li>• Guinea</li> <li>• Guyana</li> <li>• Haiti</li> <li>• Iraq</li> </ul>	<ul style="list-style-type: none"> <li>• Lebanon</li> <li>• Libya</li> <li>• Laos People's Democratic Republic</li> <li>• Moldova</li> <li>• Myanmar</li> <li>• Serbia and Montenegro</li> <li>• Somalia</li> <li>• North Sudan</li> <li>• South Sudan</li> <li>• Syria</li> <li>• Uganda</li> <li>• Vanuatu</li> <li>• Venezuela</li> <li>• Tunisia</li> <li>• Yemen</li> <li>• Zimbabwe</li> </ul>
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**Note:** On-boarding of customers from higher ML/TF risk countries must be further justified. The list of high risk countries and jurisdiction is not exhaustive and shall be updated when there is a change / new development.

**C. List of Sanctioned Countries**

<ul style="list-style-type: none"> <li>• Belarus</li> <li>• Cuba</li> <li>• Iran</li> <li>• North Korea</li> <li>• Russia</li> <li>• Syria</li> </ul>
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**Note:** On-boarding of customers from sanctioned countries are strictly prohibited.

**D. List of Tax Haven Countries**

<ul style="list-style-type: none"> <li>• Andorra</li> <li>• Bahamas</li> <li>• Bermuda, British Virgin Islands (BVI),</li> <li>• Cayman Islands</li> <li>• Cook Islands</li> </ul>	<ul style="list-style-type: none"> <li>• The Isle of Man</li> <li>• Mauritius</li> <li>• Monaco</li> <li>• Panama</li> </ul>
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**E. Specified Person**

- The State of **Israel** or its residents; or
- Any entity owned/controlled by the State of Israel or its residents including any authority or agency of the State of Israel in whatever name or style

**Note: No account opening or establishment of business relationship permitted unless BNM's approval is obtained. Please forward the request to Group Compliance at [compliance@nuwapierre.com.my](mailto:compliance@nuwapierre.com.my).**