

NOTE

*The following customers must not be allowed to be engaged in business relations with PMB Investment –

- a) The ownership or director is a citizenship of High Risk Jurisdiction Countries (Democratic People’s Republic of Korea & Iran - Subject to FATF recommendation)
- b) The clients who are reluctant to provide information & evident required.

** The following entities are exempted from furnishing the form

- a) Public-listed companies/corporations listed on Bursa Malaysia or majority-owned subsidiaries of such public-listed companies;
- b) Foreign public-listed companies.
 - i. listed on exchanges recognised by Bursa Malaysia ; and
 - ii. not listed in jurisdictions identified in the FATF Public Statements;
- c) Government-linked companies ;
- d) State-owned corporations & companies ;
- e) Authorised person as operator of a designated payment system, a registered person under the *Financial Services Act 2013* or the *Islamic Financial Services Act 2013*;
- f) entities licensed under the *Labuan Financial Services & Securities Act 2010* or the *Labuan Financial Services & Securities Act 2010*;
- g) Person licensed or registered under the CMSA; and
- h) Institution under the *Development Financial Institutions Act 2002*

*** The Risk Profile will be automatically categorized as “High” if –

- a) The payment amount of RM25,000 or above through cash ; or
- b) Question number 1 or 2 or 3 scored at three (3) in single question.

Beneficial Owner, the UTC must take all reasonable steps to ascertain the relevant information (name, IC, nationality, address) on the beneficial owner if any and submit to DCO for verification.

Q1. Company/Organization Type	
<input type="checkbox"/> <u>Low</u>	[1]
(i) Sole proprietor; or (ii) Partnership; or (iii) Limited company, Sdn Bhd or Bhd.	
<input type="checkbox"/> <u>Medium</u>	[2]
(i) Club; or (ii) Foreign company operated in Malaysia	
<input type="checkbox"/> <u>High</u>	[3]
(i) Malaysian Foundation-yayasan ; or (ii) NGO; or (iii) Charity body; or (iv) Company or entity where the ownership or director or president or founder or signatories is a politician; or (v) Company or entity that have nominee shareholder or director; or (vi) company operated by foreigner where the owner or director is a citizen of a country monitored by FATF or countries having significant levels of corruption or other criminal activities and countries or geographic identified as a terrorist area.(Appendix 1)	
Q2. Nature of Business	
<input type="checkbox"/> <u>Low</u>	[1]
(i) Agriculture; or (ii) Animation; or (iii) Advertising; or (iv) Construction & Civil Engineering; or (v) Designing; or (vi) Distribution/Forwarding; or (vii) Electronic; or (viii) Insurance; or (ix) Motor Vehicle; or (x) Manufacturing; or (xi) Media; or (xii) Oil & Gas; or (xiii) Property.	
<input type="checkbox"/> <u>Medium</u>	[2]
(i) Accommodation (hotel, motel, homestay, resort); or (ii) Convenience or Departmental Store; or (iii) Clothing Store; or (iv) Computer Store; or (v) Child Care or Pre-school; (vi) Electrical Shop; or (vii) Gift Shop; or (viii) Pharmacy; or (ix) Telecommunication Shop; or (x) Transport or Delivery Service; or (i) Travel & Holiday Service.	
<input type="checkbox"/> <u>High</u>	[3]
(i) Arm Dealer; or (ii) Antique Shop; or	

(iii) Car Wash; or (iv) Entertainment Service (Snooker,Cyber café or Fishing Centre); or (v) Gambling or Casino; or (vi) Gold & Jewelry; or (vii) Laundry Service; or (viii) Money Changers or Money Lenders; or (ix) Pawn Shop; or (x) Parking Service.	
Q3. Business Area (HQ or Branches)	
<input type="checkbox"/> <u>Low</u>	[1]
Malaysia – Non-Crime Hotspot	
<input type="checkbox"/> <u>Medium</u>	[2]
(i) Klang Valley or Georgetown or J. Bahru; or (ii) Reputable jurisdiction/countries	
<input type="checkbox"/> <u>High</u>	[3]
(i) Monitored Jurisdictions by FATF; or (ii) Countries having significant levels of corruption or other criminal activities; or (iii) Countries or geographic identified as terrorist areas; or (iv) Geographical areas identified as hot spot in Malaysia – Eastern Sabah Security Zone (ESSZONE) or Malaysia’s Border Zone (APPENDIX 1)	
Q4. Source of Investment	
<input type="checkbox"/> <u>Low</u>	[1]
(i) Business; or (ii) Profit from other investment.	
<input type="checkbox"/> <u>Medium</u>	[2]
(i) Loan; or (ii) selling of property or asset.	
<input type="checkbox"/> <u>High</u>	[3]
(i) Gift; or (ii) Hibah; or (iii) Donation; or (iv) Contribution.	
Q5. Mode of Payment	
<input type="checkbox"/> <u>Low</u>	[1]
(i) ATM Transfer; or (ii) Cheque or Bankers Cheque; or (iii) Counter or teller transfer; or (iv) Contra or Direct debit; or (v) On-line; or (vi) Telegraphic Transfer (TT).	
<input type="checkbox"/> <u>Medium</u>	[2]
Internet Open Third Party Transfer	
<input type="checkbox"/> <u>High</u>	[3]
(i) Cash; or (ii) Third Party Cheque from other subsidiary company/organization with the same ownership.	

Q6. Fund Risk (Refer to Suitability Form)

Fund Risk \ Risk Assessment	Very Low/Low	Medium	High/Very High
	Very Low/Low	2	1
Medium	3	2	1
High/Very High	3	3	2

Score

Scoring

Q1	Q2	Q3	Q4	Q5	Q6

Total Score

Total Score	Risk Profile	Description
6 -10	Low	Proceed with the opening of account or purchase of units
11 - 14	Medium	Proceed with the opening of account or purchase of units
15 - 18	High	Submit the report together with a supporting documents to Designated Compliance Officer for approval

APPENDIX 1

MONITORED JURISDICTIONS COUNTRIES BY FATF	20 MOST CORRUPT COUNTRIES	MAJOR ILLICIT DRUG PRODUCING AND MAJOR DRUG-TRANSIT COUNTRIES	TOP 20 MOST DANGEROUS COUNTRIES	HOT SPOT AREAS IN MALAYSIA
BAHAMAS BOTSWANA ETHIOPIA GHANA PAKISTAN SERBIA SRI LANGKA SYRIA TRINIDAD & TOBAGO TUNISIA YEMEN CAMBODIA	SOMALIA SOUTH SUDAN SYRIA AFGHANISTAN YEMEN SUDAN LIBYA NORTH KOREA GUINEA-BISSAU EQUATORIAL GUINEA VENEZUELA IRAQ TURKMENISTAN ANGOLA ERITREA CHAD TAJIKISTAN REPUBLIC OF CONGO CAMBODIA ZIMBABWE	AFGHANISTAN THE BAHAMAS BELIZE BOLIVIA BURMA COLOMBIA COSTA RICA DOMINICAN REPUBLIC ECUADOR EL SALVADOR GUATEMALA HAITI HONDURAS INDIA JAMAICA LAOS MEXICO NICARAGUA PAKISTAN PANAMA PERU VENEZUELA	SYRIA AFGHANISTAN SOUTH SUDAN IRAQ SOMALIA YEMEN LIBYA CONGO CENTRAL AFRICAN REPUBLIC RUSSIA SUDAN UKRAINE PAKISTAN NORTH KOREA TURKEY NIGERIA LEBANON ISRAEL COLOMBIA MALI	<u>PERLIS</u> WANG KELIAN PADANG BESAR <u>KEDAH</u> BUKIT KAYU HITAM DURIAN BURUNG <u>PERAK</u> PENGKALAN HULU <u>KELANTAN</u> BUKIT BUNGA RANTAU PANJANG PENGKALAN KUBUR <u>SARAWAK</u> SERIAN LUNDU TEBEDU LUBUK ANTU, SRI AMAN MERIRAI, SIBU, LONG BANGA, MIRI BAKALALAN, MIRI <u>SABAH</u> KUDAT KOTA MARUDU PITAS BELURAN SANDAKAN KINABATANGAN LAHAD DATU KUNAK SEMPORNA TAWAU.

CONSULTANT'S DETAILS (IF APPLICABLE)

FOR OFFICE USE

Agent Code _____

Processed by: _____

Verified by: _____

Name: _____

Signature: _____

Signature _____

Signature _____

Date: _____

Date _____

Date _____