

NAME : _____

BRN/ACC NO: _____

AMLCFT CUSTOMER RISK PROFILING FORM (Non - Individual)

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 & Myanmar - Subject to FATF recommendation)
- b) The clients who are reluctant to provide information & evident required.
- c) Positive match with UN, OFAC & MOHA Sanction List.

** 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) Authorised person as operator of a designated payment system, a registered person under the *Financial Services Act 2012* or the *Islamic Financial Services Act 2012*
- d) Entities licensed under the *Labuan Financial Services & Securities Act 2010* or the *Labuan Financial Services & Securities Act 2010*;
- e) Person licensed or registered under the CMSA; and
- f) Institution under the *Development Financial Institutions Act 2002*

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

- a) The payment amount of RM20,000 or above through cash (via a bank counter) ; or
- b) Question number 1 or 2 or 3 or 8 scored at three (3) in single question.

Beneficial Owner (BO) – For every BO of the legal person/legal arrangement, the UTC/staff must fill up INDIVIDUAL’S AMLCFT Customer Risk Profiling Form

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 beneficial owner or director or president or founder or signatories is a PEP; or	
(v) Company or entity that have nominee shareholder or director; or	
(iv) company operated by foreigner where the owner or director is a nationality 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)	
(v) Government-linked companies – PEP	
(vi) State-owned corporations & companies - PEP	
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) Gambling or Casino; or	
(v) Gold & jewelry; or	

(vi) Entertainment Service (Snooker, Cybercafe or Fishing Centre); or	
(vii) Laundry Service; or	
(viii) Money Changers or Money Lenders; or	
(ix) Pawn Shop; or	
(x) Parking Service.	
(xi) Company that involve or produce dual-use goods - global positioning satellites, missiles, nuclear technology, chemical and biological tools, night vision technology, thermal imaging, some models of drones	
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]
Countries or geographic areas as stated (APPENDIX 1)	
Q4. Fund Categories	
<input type="checkbox"/> <u>Low</u>	[1]
Dana Al-Aiman, Dana Mutiara, Dana Bestari, Shariah Index Fund, Shariah Dividend Fund, Shariah Equity Fund, An-Nur Waqf Income Fund, Shariah Tactical Fund, Sukuk Fund,	
<input type="checkbox"/> <u>Medium</u>	[2]
Shariah Aggressive Fund, Shariah Growth Fund, Shariah ESG Global Equity Fund, Shariah Small Cap Fund, Shariah Premier Fund, Shariah Asean Stars Equity Fund, Shariah Global Equity Fund, Shariah Greater China Equity Fund & private fund with a discretionary mandate	
<input type="checkbox"/> <u>High</u>	[3]
Shariah Cash Management Fund & private fund with un-discretionary mandate	
Q5. 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]
Gift, Hibah, Donation and/or Contribution.	
Q6. Mode of Payment	
<input type="checkbox"/> <u>Low</u>	[1]
(i) ATM Transfer showing the name and/or number acc of transferor;	
(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]
(i) Internet Open 3 rd Party Transfer- undisclosed name/acc no of transferor; or	
(ii) ATM transfer – undisclosed name/acc no of transferor	
<input type="checkbox"/> <u>High</u>	[3]
Cash (via a bank counter)	

Q7. Cash Threshold

Please Tick The Appropriate Box. If there was no payment through cash, please tick at LOW.

Single Transaction	Income (RM)	Investment Amount (RM)		
	≤3000	<1250	1250 - 2499	≥2500
	3001-5000	<2500	2501-4999	≥5000
	5001 - 8000	<5000	5000 - 9999	≥10000
	≥8001	<10000	10000 - 19999	≥20000

Low Medium High

Low (1)

Medium (2)

High (3)

3 Months	Income (RM)	Investment Amount (RM)		
	≤3000	<3125	3125 - 6249	≥6250
	3001-5000	<6250	6250-12499	≥12500
	5001 - 8000	<12500	12500 - 24999	≥25000
	≥8001	<25000	25000 - 49999	≥50000

Low Medium High

1 Year	Income (RM)	Investment Amount (RM)		
	≤3000	<6250	6250 - 12499	≥12500
	3001-5000	<12500	12500 - 24999	≥25000
	5001 - 8000	<25000	25000 - 49999	≥50000
	≥8001	<50000	50000 -99999	≥100000

Low Medium High

***Choose the highest rating among the 3 categories.**
*** Score are based on the rating from low to high**

Scoring

Q1	Q2	Q3	Q4	Q5	Q6	Q7

Total Score 1

FOR OFFICE USE

Q8. Clients Screening through WC1

- Low Without adverse record [1]
- Medium Media search adverse record but not in any criminal activities. [2]
- High
 - (i) Positive matched with the name listed in the Organization Sanction list (FATF, Transparency Organization, OFAC, UN, SC, Fins, MOHA)
 - (ii) Positive Match against the database of WC1
 - (iii) Media search adverse record in any criminal activities i.e any involvement in fraud, bribery & corruption, ML, terrorism, or trafficking
 [3]

Scoring

Total Score 1	Q8

Total Score

Total Score	Risk Profile	Description
<input type="checkbox"/> 8 - 13	Low	Proceed with the opening of account or purchase of units
<input type="checkbox"/> 14 - 19	Medium	Proceed with the opening of account or purchase of units
<input type="checkbox"/> 20 - 24	High	Submit the report together with a supporting document to Designated Compliance Officer for approval

<p>CONSULTANT DETAILS (IF APPLICABLE):</p> <p>Agent Code : _____</p> <p>Name: _____</p> <p>Signature: _____</p> <p>Date: _____</p>	<p>Processed by:</p> <p>Signature: _____</p> <p>Date: _____</p>	<p>Verified by:</p> <p>Signature: _____</p> <p>Date: _____</p>
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MONITORED JURISDICTIONS COUNTRIES BY FATF	20 MOST CORRUPT COUNTRIES	MAJOR ILLICIT DRUG PRODUCING AND MAJOR DRUG-TRANSIT COUNTRIES	TOP 20 MOST DANGEROUS COUNTRIES	COUNTRIES THAT ALLY TO THE JURISDICTION THAT HAD BEEN CLASSIFIED AS HIGH RISK BY FATF	TOP 10 WORLD URANIUM & PLUTONIUM MINING PRODUCTION	HOT SPOT AREAS IN MALAYSIA
ALGERIA ANGOLA BULGARIA BURKINA FASO CAMEROON IVORY COAST CROATIA DEMOCRATIC REPUBLIC OF CONGO HAITI KENYA LEBANON MALI MONACO MOZAMBIQUE NAMIBIA NIGERIA PHILIPPINES SOUTH AFRICA SUDAN SYRIA TANZANIA VENEZUELA VIETNAM YEMEN	SOMALIA SOUTH SUDAN SYRIA AFGHANISTAN YEMEN SUDAN LIBYA NORTH KOREA GUINEA-BISSAU EQUATORIAL GUINEA VENEZUELA IRAQ TURKMENISTAN ANGOLA ERITREA CHAD TAJKISTAN 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	RUSSIA CHINA BULGARIA BENIN DEMOCHARATIC REPUBLIC OF CONGO MADAGASCAR SYRIA	KAZAKHSTAN CANADA NAMIBIA AUSTRALIA UZBEKISTAN RUSSIA NIGERIA CHINA INDIA SOUTH AFRICA	<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