THE FORM SHOULD BE COMPLETED BY AGENT OR STAFF FOR NEW INVESTMENT AND/OR ADDITIONAL INVESTMENT OF RM20,000 AND ABOVE

NAME : _____   NRIC/ACC NO:_____

AMLCFT CUSTOMER RISK PROFILING FORM (Individual)

NOTE
*The following customers must not be allowed to be engaged in business relations with PMB Investment –
  a) The citizen from 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 to UN Sanction List & MOHA
**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);
  b) Local/Foreign PEPs/Relatives;
  c) Monitored Jurisdiction by FATF
  d) At least one of the following questions—1, 6, 9 or 10—hit score

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Q1. Nationality/Status

☐ *Low* [1]
Malaysian

☐ *Medium* [2]
Permanent Resident which are NOT the country of origin is from -
(i)   High Risk Jurisdiction Countries;
(ii) Monitored Jurisdictions by FATF;
(iii) Countries having significant levels of corruption or criminal activities;
(iv) Countries or geographic identified as terrorist areas.

☐ *High* [3]
(i)   Temporary resident;
(ii) Non-Malaysian where the origin country is from High Risk Jurisdiction Countries, Monitored Jurisdiction by FATF, Countries having significant levels of corruption or other
(iii) Countries that ally to the jurisdiction that had been classified as high risk by FATF
(iv) World uranium & plutonium mining production
(Refer to Appendix 1)

Q2. Occupation

☐ *Low* [1]
(i)   Salaried Public employees;
(ii) Salaried Private employees.

☐ *Medium* [2]
(i)   Pensioners or Retiree;
(ii) Businessman/Businesswomen
(iii) Student
(iv) Housewife
(v) Director/CEO
(vi) Unemployed

☐ *High* [3]
(i)   Businessman/Businesswomen (Money Changer, Casino, Pawn Shop, gold & jewelry, legal money lenders, car wash
(ii) Enforcement Personnel (RTD, Custom, Police, Immigration, Maritime, Border Security Agency & other Enforcement Personnel from other Agencies)
(iii) Senior Government (Director General of Government Agencies)
(iv) Senior Military Official (General and above)
(v) Judicial
(vi) Research Scientist, Chemist, Engineer, Radiation safety Officer or any related position in the company that related to nuclear & weapons.
(vii) Any related position in the company that involve in dealing or produce dual-use goods. (items that can be used for both civilian and military applications). Chemicals & aerospace and defense sectors.

Q3. Age

☐ *Low* [1]
30 – 60 years old

☐ *Medium* [2]
66 – 75 years old

☐ *High* [3]
(i)   Under 21 years old
(ii) Above 75 years old

Q4. Geographical Area of Business or Work Place

☐ *Low* [1]
Malaysia – Non-Crime Hotspot

☐ *Medium* [2]
(i)   Klang Valley or Georgetown or J. Bahru; or
(ii) Reputable jurisdiction/countries

☐ *High* [3]
(i)   Countries having significant levels of corruption or other criminal activities; or
(ii) Countries or geographic identified as terrorist areas; or
(iii) Geographical areas identified as hot spot in Malaysia – Eastern Sabah Security Zone (ESSZONE) or Malaysia's Boarder Zone
(v) Countries that ally to the jurisdiction that had been classified as high risk by FATF
(vi) World uranium & plutonium mining production
(Refer to Appendix 1)

Q5. Fund Categories

☐ *Low* [1]
(i)   Equity – Growth & Income
(ii) Fixed Income
(iii) Bond
(iv) Equity Index
(v) Equity Income
(vi) Mixed Asset – Growth & Income
(vii)   Sukuk -Growth & Income

☐ *Medium* [2]
Equity-growth

☐ *High* [3]
Money Market – Income

Q6. Transaction Type

☐ *Low* [1]
Face to Face Transaction (Physical Form)

☐ *Medium* [2]
Non-Face to Face (Ezy form fill-up by agent)

☐ *High* [3]
Non-Face to Face (Ezy form fill-up by client)

Q7. Source of Investment

☐ *Low* [1]
(i) EPF withdrawal upon retirement
(ii) Employment
(iii) Tabung Haji/ASB
(iv) Saving/Inheritance
(v) Selling of property (With prove)

☐ *Medium* [2]
(i) Business
(ii) Profit from other investment

☐ *High* [3]
(i) Unknown
(ii) Reluctant to disclose
(iii) Donation
(iv) Hibah

Q8. Mode of Payment

☐ *Low* [1]
(i) ATM Transfer showing the name and/or number account of transferor; 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).

☐ *Medium* [2]
(i) Internet Open Third Party Transfer – without showing the name/acc number of transferor
(ii) ATM Transfer without showing the name and/or number account of transferor.

☐ *High* [3]
Cash (via a bank counter)

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	Q8	Q9

Total Score 1

FOR OFFICE USE

☐ Low   [1]
Without adverse record

☐ Medium   [2]
Media search adverse record but not in any criminal activities.

☐ High   [3]
(i)   Positive matched with the name listed in the Organization Sanction list (FATF, Transparency Organization, OFAC, UN, SC, Fins (BNM), 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

Scoring

Total Score 1	Q10

Total Score

Total Score	Risk Profile	Description
☐ 10 - 16	Low	Proceed with the opening of account or purchase of units
☐ 17 - 23	Medium	Proceed with the opening of account or purchase of units
☐ 24 - 30	High	Submit the report together with a supporting documents to Designated Compliance Officer for approval

CONSULTANT DETAILS (IF APPLICABLE):

	Processed by:	Verified by:
Agent Code: _____ Name: _____ Signature: _____ Date: _____	Signature: _____ Date: _____	Signature: _____ Date: _____

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 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	RUSSIA CHINA BULGARIA BENIN DEMOCHARATIC REPUBLIC OF CONGO MADAGASCAR SYRIA	KAZAKHSTAN CANADA NAMIBIA AUSTRALIA UZBEKISTAN RUSSIA NIGERIA CHINA INDIA SOUTH AFRICA	***PERLIS*** WANG KELIAN PADANG BESAR ***KEDAH*** BUKIT KAYU HITAM DURIAN BURUNG ***PERAK*** PENGKALAN HULU ***KELANTAN*** BUKIT BUNGA RANTAU PANJANG PENGKALAN KUBUR ***SARAWAK*** SERIAN LUNDU TEBEDU LUBUK ANTU, SRI AMAN MERIRAI, SIBU, LONG BANGA, MIRI BAKALALAN, MIRI ***SABAH*** KUDAT KOTA MARUDU PITAS BELURAN SANDAKAN KINABATANGAN LAHAD DATU KUNAK SEMPORNA TAWAU