Know-Your- Customer & Customer Due Diligence (KYC/CDD): Individual/Joint Account

Part 1 – Customer Information/Joint Account (Separate form for each owner of joint account)

Name-Surname (Thai/Local Language)					
Name-Surname (English)					
ID no./Passport no.		**Nationality**		**Date of birth**	
Types of Accounts	☐ Deposit	☐ Loan		☐ Other: please specify: _____	
Account Number					

Part 2 – Customer Due Diligence "CDD"

1	**Verify name, date of birth, nationality and address**	Verify name and address of customer as appearing in his/ her original Identification card and passport. Then, stamp "Verified with original documents" in the copies of documents. ☐ Identification card ☐ Passport ☐ Other: please specify _____					
2	**Purpose of Account Opening**	☐ Saving ☐ Personal Consumption ☐ Salary ☐ Loan Repayment ☐ Investment ☐ Type of Loan _____ ☐ Other: please specify: _____					
3	**Source of Fund** *(please mark ✓ as appropriate- can be more than one item)*	Please indicate the country (**Do not** indicate other bank as source of fund)			☐ Thailand ☐ Other country (please specify).....		
		☐ Business Operation ☐ Brokerage fee ☐ Income from providing service ☐ Income from investment Other: please specify: _____					
4	**Anticipated type and volume of transactions (Deposit only)**	Types of Transactions	Anticipated volume of transactions (per month)			Anticipated Transaction amount (per month) (THB)	
		Deposit (including inward remittance)	☐ <20	☐ 20-50	☐ >50	☐ <2 million	☐ 2-10 million ☐ >10 million
		Withdrawal (including outward remittance)	☐ <20	☐ 20-50	☐ >50	☐ <2 million	☐ 2-10 million ☐ >10 million
5	**Check AML/CFT Risk Database** (please provide supporting documents eg World-Check)	☐ Check name of customers ☐ Check name of Ultimate Beneficiary Owner ☐ Check name of attorney (if any) ☐ Check name of collateral owner ☐ Check name of guarantor				☐ Found ☐ Not found ☐ Found ☐ Not found ☐ Found ☐ Not found ☐ Found ☐ Not found ☐ Found ☐ Not found	

Part 3 – Risk Identification of Individual (please provide supporting documents)

KYC Level 1	☐ Thai Nationality	**KYC Level 2**	☐ Foreigners who has the residential address not from the High Risk Countries.
KYC Level 3	• PEPs • Sources of Funds come from High Risk Countries • Foreigners who has the residential address from the High Risk Countries. • Restrained from conducting transaction/freezed/reported as STR • Related to a person who commits money laundering predicate offences or designated person. • Customer rejects to provide information for KYC/CDD • High Risk business: please specify:: _____		
KYC Level_____Reason: _____			

Part 4 – Enhance Due Diligence for Risk Level 3 (please provide support documents)

6	**Source of Income**	Sources of incomes come from:- ☐ Business Operation ☐ Selling of Assets ☐ Investment ☐ Employment ☐ Other: please specify: _____	
		Net Income (estimated):	

Prepared by Relationship Manager/Branch Officer	**Approved by Assistant Brach Manager/Assigned Division Management (In case of KYC Level 2,3)**
.....	.....
Name :	**Name :**
Position: _____	**Position:** _____
Date: _____	**Date:** _____

Know-Your- Customer & Customer Due Diligence (KYC/CDD): Non-Individual

Part 1 – Customer Information

Full legal Name of Customer (Thai/Local Language)				**Business Registration No.**	
Full legal Name of Customer (English)					
Types of Entity (Please mark ✓)	☐ Company Limited	☐ Public Listed Company	☐ Partnership	☐ Embassy	☐ Academy
	☐ a body of persons/club/association/Charity Organization		☐ Government Entity	☐ Other: please specify: _____	
Types of accounts	☐ Deposit	☐ Loan	☐ Others. Please specify: _____		
Account Number					

Part 2 – Customer Due Diligence "CDD"

1	**KYC Verification of Identity**	Verify registered name or address based on the following documents: ☐ Business Registration Certificate ☐ Establishment Certificate from government entities e.g. foundation, association, academy ☐ Trust License ☐ Other: please specify:					
2	**Purpose of Account Opening**	☐ Business Operation ☐ Saving ☐ Investment ☐ Other: please specify: _____					
3	**Sources of Funds** *(please mark ✓ as appropriate- shall be more than one item)*	**Do not** indicate other bank as source of fund			☐ Thailand ☐ other country (please specify).....		
		☐ Business Operation ☐ Brokerage fee ☐ Income from providing service ☐ income from investment ☐ Employment ☐ Other: please specify: _____					
4	**Anticipated type and volume of transactions (deposit only)**	Types of Transactions	Anticipated volume of transactions (per month)			Anticipated Transaction amount (per month) (THB)	
		Deposit (including inward remittance)	☐ <20	☐ 20-50	☐ >50	☐ <2 million	☐ 2-10 million ☐ >10 million
		Withdrawal (including outward remittance)	☐ <20	☐ 20-50	☐ >50	☐ <2 million	☐ 2-10 million ☐ >10 million
5	**Check AML/CFT Risk Database**	☐ Check name of customers ☐ found ☐ Not found ☐ Check all authorized directors ☐ found ☐ Not found ☐ Check name of ultimate management/Managing Director ☐ found ☐ Not found ☐ Check name of Attorney (if any) ☐ found ☐ Not found ☐ Check name of Ultimate Beneficiary Owner (i.e. shareholders >=10%) ☐ found ☐ Not found ☐ Check name of collateral owner ☐ found ☐ Not found ☐ Check name of guarantor ☐ found ☐ Not found					
6	**Ultimate management/ Managing Director**	Name.....ID/Passport.....Nationality.....					

Part 3 – Risk Identification of Non-Individual and related persons (please provide supporting documents)

Risk level 1 (KYC Level 1)	☐ Entities ☐ Government entities/State Enterprises/Financial Institution ☐ Registered in Stock Exchange ☐ NGO/NPO with establishment period ≥ 10 yrs. ☐ Mutual Fund/Provident Fund ☐ Other: please specify: _____	**Risk Level 2 (KYC Level 2)**	☐ Registered in Non-high Risk countries ☐ NGO/NPO with establishment period <10 yrs. ☐ Nationality of Authorized Directors/Attorney/Ultimate Beneficiary Owners are foreigners from Non-High Risk Countries ☐ Other: please specify:_____
Risk Level 3 (KYC Level 3)	☐ PEPs/Related to PEPs ☐ Sources of Funds come from High Risk Countries ☐ Established/reside/operated in High Risk Countries ☐ High Risk Businesses: please specify: _____ ☐ Related to a person who has money laundering predicate offences or designated person ☐ Nationality of Authorized directors/Attorney/Ultimate Beneficiary Owner from High Risk Countries ☐ Restrained from conducting transaction/Freezed/Reported as STR ☐ Customer rejects to provide information for KYC/CDD		
KYC Level_____/ Reason :_____			

Part 4 – Enhance Due Diligence for Risk Level 3 (please provide supporting documents)			
1	**Source of Income**	Sources of incomes:-	
		☐ Business Operation ☐ Selling of Assets ☐ Investment ☐ Employment ☐ Saving ☐ Other: please specify: _____	
		Net Income (estimated):	
2	**Organization's structure of Business Entities**	Complex Structure ☐ Yes ☐ No If yes, please provide the shareholding's structure _____	

Prepared by Relationship Manager/Branch's Officer	**Approved by Head of Assistant Branch Manager/Assigned Division Management (In case of KYC Level 2, 3)**
.....	.....
Name :	**Name :**
Position: _____	**Position:** _____
Date: _____	**Date:** _____