

## **Instructions No. (4) of 2016**

### **On Anti-Money Laundering/Counter-Terrorism Financing Measures for Entities Supervised by the Capital Market Authority**

**The National Committee for Anti-Money Laundering and Counter-Terrorism Financing ,**

Pursuant to the provisions of Decree Law no. (20) of 2015 on anti-money laundering and counter terrorism financing and amendments thereto, particularly Article 14/20 thereof,

Based on the powers conferred upon it,

And to serve the public interest,

**Has issued the following instructions:**

#### **Article 1**

#### **Definitions**

1. The terms and expressions contained in these instructions shall have the meanings indicated below, unless the context indicates otherwise:

**Law:** Decree law no. (20) of 2015 on anti-money laundering and counter-terrorism financing (AML/CFT).

**Committee:** The National Committee for Anti-Money Laundering **and Counter-Terrorism Financing** .

**Unit:** The Financial Follow-up Unit.

**CMA:** The Capital Market Authority.

**The Committee of enforcing UN Security Council Resolutions (UNSCRs):** The committee formed by presidential decree in charge of implementing UNSCRs issued under Chapter VII, relevant to AML/CFT and combatting the proliferation of WMDs.

**Financial Entity:** The entity subject to the supervision of the Palestinian CMA, pursuant to provisions of Article 3 of the CMA Law no. (13) of 2004.

**Customer:** the natural person or legal entity dealing with a financial entity.

**Beneficial Owner:** the natural person who ultimately owns or controls a customer or the account of the person on whose behalf a transaction is conducted, or the person who exercises ultimate, actual control over a legal entity or its management.

**Business Relationship:** the relationship between the customer and the financial entity linked to financial activities and services provided by such entity to its customers.

**Customer Due Diligence (CDD):** Identifying the customer, determining their legal status, activity, sources of property and the purpose and nature and beneficial owner (if any) of the business relationship, in addition to verifying such and the ongoing monitoring of transactions carried out as part of the business relationship using any of the means identified in relevant legislations, and identifying the nature and purpose of the future relationship between the financial entity and the customer.

**Politically Exposed Person (PEP):** any person along with their family, relatives, and associates, who is or has been entrusted with prominent public functions or political positions in Palestine or abroad including political party leaders, judges, legislative council members, prosecutors, heads of State-Owned Enterprises, heads of charitable institutions, bodies or associations and NGOs or authorities of the State of Palestine or of any other foreign state and heads and representatives of international organizations.

2. Definitions included in Decree Law no. (20) of 2015 on AML/CFT shall apply wherever mentioned in the present instructions.

## **Article 2**

### **Scope of Application**

The provisions of the present instructions shall be applicable to financial entities supervised by the CMA pursuant to the CMA Law no. (13) of 2004, in addition to regulations and instructions issued by virtue thereof. The present instructions shall also be applicable to the branches of such entities operating abroad to the extent permitted by laws and regulations in force in such countries.

## **Article 3**

### **Prohibition**

Financial entities are prohibited from dealing with anonymous persons, persons with false or fictitious names or persons with which they are banned to deal as per legislations in force or based on instructions of the CMA.

**Article 4**  
**Customer Due Diligence**

Financial entities shall undertake due diligence measures in the following cases:

1. When establishing a business relationship with a customer.
2. Whenever there is a suspicion of money laundering or terrorism financing.
3. Whenever doubts exist about the veracity or adequacy of previously obtained customer identification data.

**Article 5**  
**CDD Procedures**

Financial entities shall undertake the following identification and verification measures:

1. Use official documents provided by the customer at the beginning of the business relationship to identify such customer, the nature of his/her activity or source of property and verify such information by obtaining a signed and certified copy of such documents.
2. Take necessary steps to verify the authenticity of information obtained from the customer using reliable and independent sources including contacting the official entities that issued the documents mentioned under paragraph 1 of this Article.
3. The following identification measures shall be taken in case the customer is a natural person:
  - a. Full name of the customer, his/her nationality, date and place of birth, ID number, passport number for non-Palestinians, current and permanent residence address, telephone number, business address, nature of business or activity, the purpose of the business relationship, income and source of wealth of the customer, and any other information that the financial entity deems necessary.
  - b. Agents shall present a duly certified copy of the power of attorney in addition to identity documents of both the agent and the principal, in cases where a person deals with the entity on behalf of the customer.
  - c. For incompetent or incapacitated persons, identity documents of that person and the person legally representing them must be obtained in line with the identification and verification procedures stipulated in this Article.

- d. In order to open an account, special forms of the financial entity and its branches shall be used, including an affidavit from the customer certifying that he/she is the owner and sole beneficiary.
  - e. Understand the intended use of the account, regarding property going through the account and the anticipated number, type and frequency of transactions.
- 4. Requesting a written statement from each customer identifying the beneficial owner of the financial transaction that he/she wishes to carry out, identifying and verifying the identity of the beneficial owner in line with the identification and verification procedures stipulated in the present instructions.
- 5. The following measures shall be taken in case the customer is a legal entity:
  - a. Identifying the name, address, head office, legal status, registration date and number, names of owners and shares in the legal entity, in order for the financial entity to understand the ownership structure of the legal entity. It is also required to identify managers of the entity and the purpose and nature of the business relationship and to verify information indicated in this paragraph by obtaining official certified documents, including the following:
    - 1) Registration certificate issued in line with laws in force in Palestine, including certificates issued by the Ministry of Economy, Chambers of Commerce or Industry, municipalities or any other competent authority to register legal entities.
    - 2) Articles of Association
    - 3) By-laws
    - 4) Authorized persons (presenting supporting documents to that effect).
    - 5) Identity of legal representatives
  - b. The names of shareholders whose shares exceed 10% of the capital shall be verified and documents supporting this information should be annexed to the requested documents with the exception of public shareholding companies.
  - c. In case the beneficial owner of the entity is a politically exposed person, identification and verification procedures specific to PEPs as stipulated in the Law and these instructions shall apply.
  - d. When identifying the beneficial owner of a legal entity, measures must be taken to understand the ownership and control structure of the entity. This includes relying on information from official documents obtained until the financial entity is satisfied that it has identified the beneficial owner.

- e. Understand the intended use of the account regarding property going through the account and the anticipated number, type and frequency of transactions
  - f. Provisions under Paragraph 5 of this Article shall apply to foreign companies and financial entities may request any other information they deem necessary.
6. Regarding charities, NGOs or NPOs and the like, the name of the association must be identified, along with its head office, legal form, type of activity, date of establishment, purpose of the business relationship, authorized persons, their nationalities and telephone numbers. The information indicated in this paragraph must be verified by obtaining official certified documents, including the following documents duly certified and authenticated:
- a. Registration certificate of the association, NGO or NPO issued by the competent registration authority.
  - b. Articles of Association
  - c. Documents indicating authorized persons to manage their account. The identity of the authorized person to sign must be established in line with the identification measures stipulated in these instructions. The identification of authorized persons must be regularly updated.
  - d. Identity of the legal representative.
7. The financial entity may delay the verification of the customer or beneficial owner identity until after the establishment of the business relationship when all of the following conditions are fulfilled:
- a) Verification procedures shall be conducted as soon as possible.
  - b) Delay of the verification procedures is essential not to interrupt the normal course of business provided that such delay does not entail any risks of money laundering or terrorism financing.
  - c) Examining ML/TF risks for the case where verification was delayed and controlling such risks.
  - d) The financial entity has adopted clear procedures to that effect.
8. Information requested under this Article for legal entities shall be updated annually, including for charity organizations, NGOs and NPOs. Information for natural persons shall be updated every two years. The updating requirement shall be implemented in all cases whenever the authenticity of the information obtained is doubtful.

**Article 6**  
**Reliance on Third Parties**

When relying on a third party, the financial entity shall undertake the following:

1. Ensure that it can immediately obtain all required customer due diligence information as stipulated in Article 5 of the present instructions;
2. Be satisfied that copies of identification data and other documents relating to customer due diligence measures will be made available from the third party upon request and without delay;
3. Be satisfied that the third party is regulated, supervised or monitored and has measures in place for compliance with the customer due diligence and record keeping requirements, in line with the Law and the present instructions;
4. Take into consideration the risk level of countries where the financial entity relies on third parties;
5. The ultimate responsibility to verify and confirm the accuracy of customer information shall remain with the financial entities subject to the present instructions.

**Article 7**  
**Enhanced Due Diligence**

Financial entities shall undertake enhanced due diligence procedures in the following cases:

1. When the customer shows an unusual interest in the reporting requirements of the financial entity, and its special AML/CFT policies, and refuses to divulge any information regarding his/her activity, source of property or provides personal identification documents suspected of being forged.
2. Large transactions with no clear economic or legal purpose.
3. Transactions involving persons in countries that do not have adequate AML/CFT regimes.
4. When dealing with PEPs, in line with the following:
  - a. Develop a risk management system to determine whether a customer, a person acting on his/her behalf or the beneficial owner is a PEP. The Board of Directors of the financial entity shall develop a policy to accept customers from this category, while

taking into consideration the rating of such customers and the approval mechanism according to their risk level.

- b. Identify the source of wealth of customers or beneficial owners of transactions.
  - c. Apply enhanced ongoing monitoring to the dealings of such persons.
5. When the customer is not concerned with the risks, commissions or other fees related to other investment transactions.
  6. When the customer has difficulties explaining the nature of their activity or lacks general information regarding such activity.
  7. When the customer appears to be acting on behalf of another unidentified person or entity and refuses or does not wish to provide any information related to such person or entity.
  8. When the customer deals with large amounts without having minimal knowledge of the nature or risks of their investment in securities or any activity undertaken by the financial entity.
  9. When the customer keeps different accounts under his/her name or under the name of family members or legal entities, and carries out repetitive transactions between these accounts for no clear reason.
  10. When the customer does not show interest in obtaining the best price for the securities he/she is buying or selling.
  11. When the customer is not always interested in the investment advice given by the financial entity.
  12. When the customer pays the amount of the transaction through an intermediary rather than personally.
  13. When the customer prefers to deal with the financial entity using travelers checks or bearer checks.
  14. When the customer frequently credits his account at the financial entity to cover for purchasing transactions before carrying out an unjustified sale operation or selling after a short period of time or withdrawing his/her property again.
  15. When the customer makes sure to carry out multiple transactions below USD 5,000 or the equivalent in other currencies, in order to avoid going through banks, or requests to be

exempted from dealing through banks for transactions with amounts not exceeding USD 5,000 or the equivalent in other currencies.

## **Article 8**

### **Non-Face-to-Face Transactions**

Financial entities shall implement necessary policies and procedures to avoid risks related to the abuse of non-face-to-face dealings with the customer, especially transactions carried out through the internet. Such policies and procedures shall guarantee a good level of procedures to verify the identity of the customers and his/her activity similarly to procedures adopted when dealing with customers face-to-face.

## **Article 9**

### **Record-Keeping**

Financial entities must retain all records and documents for at least 10 years from the date of the completion of the financial transaction or the end of the business relationship or from the date of closing the account. In case the account was closed due to an investigation in money laundering or terrorism financing, information and documents must be kept until the end of the investigation. The record keeping mechanism shall be in line with standards accepted by Palestinian courts and/or laws in force in the country. Records shall include:

1. Information related to due diligence measures taken in line with Article 5 of the present instructions
2. Information to clarify financial transactions and commercial and cash operations whether domestic or foreign
3. Files of commercial accounts and correspondence
4. Copies of personal identification documents or registration certificates

## **Article 10**

### **Internal Procedures**

Financial entities shall abide by the following:



1. Appoint a reporting officer at senior management level and a deputy reporting officer in case of his/her absence in charge of the following:
  - a. Report to the Unit immediately, in written form and electronically, of transactions suspected to be related to money laundering, terrorism financing or a predicate offense, whether such transactions have taken place or not, using the forms annexed to these instructions and drafted specifically for such cases, and refrain from closing the account/accounts of the suspected persons.
  - b. Receiving notifications from any employee of the financial entity whenever he/she suspects that an attempted transaction may be linked to money laundering, terrorism financing or a predicate offense.
  - c. Providing the Unit with information on transactions suspected to be related to money laundering, terrorism financing, or a predicate offense, in addition to any other information requested, and facilitating its review of any relevant records or documents for the performance of its duties.
  - d. Verifying compliance of the financial entity with provisions of the Law and instructions issued pursuant thereto.
  - e. Training employees in order to enhance their capacities to detect money laundering and terrorism financing schemes.
  - f. Establishing AML/CFT policies and an internal procedural guide for compliance with provisions of the Law, regulations and instructions issued pursuant thereto.
  - g. Retaining all documents and internal reports received from and sent to the Unit.
  - h. Preparing periodic reports on unusual transactions or transactions suspected to be linked to money laundering and terrorism financing.
  - i. Establishing the necessary systems to classify customers according to their risk level in light of information and data available to the financial entity and reviewing such periodically.
  - j. Setting systems and procedures that ensure the performance of internal audit bodies of their role in examining internal control and supervision systems to guarantee their effectiveness in AML/CFT and reviewing such periodically, in order to complement any lack therein and update and develop the effectiveness and efficiency thereof.
2. The reporting officer must be able to act independently and maintain the confidentiality of information received or sent by him/her as per the present instructions. The Reporting Officer shall have access to records and data required to perform the tasks of inspection and revision of

systems and procedures adopted by the financial entity to combat money laundering and counter terrorism financing.

3. Allocate the adequate, fit and qualified human resources in the field of AML/CFT, proportionate to the size of the financial entity, its operations and risks it faces.

## **Article 11**

### **Provisions for Insurance Companies**

Insurance companies shall apply the following procedures, in addition to CDD measures stipulated in Article 5 of the present instructions:

1. Identify the beneficiaries of life insurance policies and other insurance investment products by specifying and naming such beneficiaries, in line with the following:
  - a. Obtain the beneficiary's name when he/she is a natural person or a legal entity specifically mentioned by name.
  - b. Obtain sufficient information related to the beneficiary when such was named or specified using his/her status or category (such as the spouse or children when the insured incident occurs) or through other means such as a will, in way that the company is satisfied that it will be able to identify the beneficiary when settling a claim.
  - c. Verify the identity of the beneficiaries when settling a claim in the cases stipulated in the present paragraph.
2. The insurance company shall consider the beneficiary of a life insurance policy to be high-risk when determining the applicability of enhanced due diligence, and in case the insurance company concludes that the legal entity that is the beneficiary of the insurance policy is high-risk, it shall apply enhanced measures to identify the beneficial owner of the policy, and verify such when settling any claims.
3. Take enhanced due diligence measures to identify the customer and his/her activity, especially for the following operations:
  - a. Large insurance operations, operations that have no clear economic or lawful purpose and complex and unusual operations. The company shall take the necessary measures to understand the circumstances and purpose of such operations, and shall keep a record of its relevant findings.

- b. Insurance operations conducted with natural persons or legal entities that are residents or nationals of countries that lack adequate AML/CFT regimes or countries and that do not or insufficiently apply AML/CFT international standards.
  - c. Any operation or transaction that the insurance administration believes to entail a high-risk of money laundering or terrorism financing.
  - d. Operations conducted through non-resident customers.
4. Insurance companies must take necessary measures regarding life insurance policies to determine whether beneficiaries and/or beneficial owners of such policies are PEPs, provided that they:
- a. Carry out such when settling claims and identifying higher risks.
  - b. Report such to the senior management before paying the insurance policy's benefits.
  - c. Thoroughly examine the business relationship of the policy holders.
  - d. Submit a report to the Unit.

## **Article 12**

### **Special Care Required of Insurance Companies**

Insurance companies shall pay special attention to the following insurance operations:

- 1. For personal insurance policies:
  - a. Salary payments
  - b. Single premium contracts, especially if the premium is large
  - c. Endowment policies
  - d. Suspicious cases, especially cases of early surrender of the policy
- 2. Property and engineering insurance

## **Article 13**

### **Implementation of UNSCRs**

Financial entities shall immediately implement obligations under resolutions issued by the Committee on Enforcing UN Security Council Resolutions, circulated by the CMA, and establish the necessary electronic system to guarantee effective implementation thereof.

#### **Article 14**

##### **External Auditor Obligation**

The external auditor of the financial entity shall examine the entity's implementation of the present instructions and the adequacy of its relevant policies and procedures. He/she shall file a report in that regard to the CMA upon discovery of any violation to the provisions of the present instructions.

#### **Article 15**

##### **Repeal**

1. Anti-Money Laundering instructions no. 3/2009 for entities supervised by the CMA issued by the Committee shall be repealed.
2. All texts conflicting with the present instructions shall be repealed.

#### **Article 16**

##### **Entry into Force**

All competent authorities shall implement the provisions of the present instructions, each within their own purview. The present instructions shall enter into force on the day they are published in the Official Gazette.

**Issued in Ramallah on: 26/09/2016 AD**

**Equivalent to: 25/Dhu'l-Hijjah/1437 AH**

**The National Committee for Anti-Money Laundering (NCAML)**

Date: / /

Form no. ( )

**Reporting form for transactions  
suspected to include a money  
laundering or terrorism financing  
component  
(for insurance companies)**

Reserved for the FFU	
Receipt no.	
Date of receipt:	
Time of receipt:	

**I. Information about the Insurance Company**

1. Company name:			
2. Supervisory entity it reports to:			
3. Branch where the transaction occurred:			
4. Branch address:			
5. Phone and fax numbers of the branch:	T: /	Fax:	
6. Manager name:		T:	Fax:

**II. Insurance Agents and Brokers**

7. Name:				
8. Type of activity:	<input type="checkbox"/> Insurance Agent	<input type="checkbox"/> Insurance broker		
9. Address:				
10. Address	Street:	City:	Province:	
11. Contact details:	Home:	Work:	Mobile:	Email:

**III. Insured Person Information**

**A. If the insured person is a natural person:**

12. Full Name:				
13. Gender:	<input type="checkbox"/> Male	<input type="checkbox"/> Female		
14. Nationality:				
15. Occupation:				

16. Place of work:				Address:		
17. Date of birth:	Day	Month	Year	Place of birth:		
18. Address as stated in the identification document:						
			Street:	City:	Province:	
19. Permanent place of residence:						
20. Permanent place of residence abroad (if any):						
21. Contact information:			Home	Work	Mobile	Email
22. Type of Identification document:						
23. Personal identity information:						
ID no.			Place of issue:			
Date of issue:	Day:	Month:		Year		
Date of expiry:	Day:	Month:		Year		

**B. If the insured is a legal entity:**

(B.1): Legal entity information:

24. Name:			
25. Legal form:			
26. Head Office Address:			
	Street:	City:	Province:

27. Date of establishment:	Day	Month	Year	Paid-up capital:	
28. Activity as stated in the Commercial Register:					
29. Registration no. at the Commercial Register:					
30. Date and place of registration:					
31. Authorized worker no.:		32. Type:	<input type="checkbox"/> Exempted	<input type="checkbox"/> Small	<input type="checkbox"/> Regular

**(B-2) Information about authorized natural persons of legal entities:**

33. Full name:	First Name	Father's name	Grandfather's name	Family name	
34. Gender:	<input type="checkbox"/> Male		<input type="checkbox"/> Female		
35. Nationality:					
36. Occupation:					
37. Place of work:			38. Address:		
39. Type of the relationship with the legal entity:					
40. Date of birth:	Day:	Month:	Year:	41. Place of birth:	
42. Address as per the identification document:		Street:	City:	Province:	
43. Permanent place of residence:					
44. Permanent place of residence abroad (if any):					
45. Contact information:		Home	Work	Mobile	Email
46. Type of identification document:					

47. Personal identity information:			
ID no.:		Place of issue:	
Date of issue:	Day	Month	Year
Date of expiry:	Day	Month	Year

**IV. Beneficiary Information (if applicable)**

48. Beneficiary name:	
49. Address:	
50. Nationality:	
51. Beneficiary bank:	
52. Beneficiary account number:	

**V. Information about the suspicious transaction:**

53. Transaction Date:	Day	Month	Year
54. Date of suspicion:	Day	Month	Year
55. Insurance policy value:			
56. Currency:			
57. Insurance type:			
58. Policy no.			
59. Policy beneficiary:			
60. Payment method:	<input type="checkbox"/> Transfer from an external bank <input type="checkbox"/> Checks <input type="checkbox"/> Other (please mention)		
61. Date of issue of the policy:	Day:	Month:	Year:
In case of transfer from an external bank:			
62. Bank name:			



63. Country where the bank is located:	
64. Name of the insurance broker:	
65. Name of the insurance agent:	

66. Description of the transaction:	
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67. Reasons and grounds of suspicion:	
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* Were any previous reports submitted about the same person carrying out a suspicious transaction?	<input type="checkbox"/> Yes (reporting date):	<input type="checkbox"/> No
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Date: / /

Form no. ( )

**Reporting form for transactions  
suspected to include a money  
laundering or terrorism financing  
component  
(for other Financial Entities)**

Reserved for the FFU	
Receipt no.	
Date of receipt:	
Time of receipt:	

**I. Information about the financial entity:**

1. Company name:			
2. Supervisory entity it reports to:			
3. Branch where the transaction occurred:			
4. Branch address:			
5. Phone and fax numbers of the branch:	T: /	Fax:	
6. Manager name:		T:	Fax:

**II. Customer Information**

**A. If the Customer is a natural person:**

7. Full Name:						
8. Gender:	<input type="checkbox"/> Male			<input type="checkbox"/> Female		
9. Nationality:						
10. Occupation:						
11. Place of work:				12. Address:		
13. Date of birth:	Day	Month	Year	14. Place of birth:		
15. Address as stated in the identification document:						

	Street:	City:	Province:
16. Permanent place of residence:			
17. Permanent place of residence abroad (if any):			
18. Contact information:		Home	Work
		Mobile	Email
19. Type of Identification document:			
20. Personal identity information:			
ID no.		Place of issue:	
Date of issue:	Day:	Month:	Year
Date of expiry:	Day:	Month:	Year

**B. If the customer is a legal entity:**

(B.1): Legal entity information:

21. Name:					
22. Legal form:					
23: Head Office Address:					
	Street:	City:	Province:		
24. Date of establishment:	Day	Month	Year	25.Paid-up capital:	
26. Activity as stated in the Commercial Register:					
27. Registration no. at the Commercial Register:					

28. Date and place of registration:					
29. Authorized worker no.:		30. Type:	<input type="checkbox"/> Exempted	<input type="checkbox"/> Small	<input type="checkbox"/> Regular

(B-2) Information about authorized natural persons of legal entities:

31. Full name:	First Name	Father's name	Grandfather's name	Family name	
32. Gender:	<input type="checkbox"/> Male		<input type="checkbox"/> Female		
33. Nationality:					
34. Occupation:					
35. Place of work:			36. Address:		
37. Type of the relationship with the legal entity:					
38. Date of birth:	Day:	Month:	Year:	39. Place of birth:	
40. Address as per the identification document:		Street:	City:	Province:	
41. Permanent place of residence:					
42. Permanent place of residence abroad (if any):					
43. Contact information:		Home	Work	Mobile	Email
44. Type of identification document:					
45. Personal identity information:					
ID no.:			Place of issue:		
Date of issue:	Day	Month	Year		
Date of expiry:	Day	Month	Year		

**III. Beneficiary Information (if applicable)**

46. Beneficiary name:	
47. Address:	
48. Nationality:	
49. Beneficiary bank:	
50. Beneficiary account number:	

**IV. Information about the suspicious transaction:**

51. Transaction Date:	Day	Month	Year
52. Date of suspicion:	Day	Month	Year
53. Transaction Type:			
54. Transaction value:			
55. Currency type:			
56. Security type.			
57. The amount paid:			

66. Description of the transaction:	

67. Reasons and grounds of suspicion:	

* Were any previous reports submitted about the same person carrying out a suspicious transaction?	<input type="checkbox"/> Yes (reporting date):	<input type="checkbox"/> No

Date: / /

Form no. ( )

**Reporting form for transactions  
suspected to include a money  
laundering or terrorism financing  
component  
(for Financial Entities working in  
securities )**

Reserved for the FFU	
Receipt no.	
Date of receipt:	
Time of receipt:	

**I. Information about the financial entity:**

1. Company name:			
2. Supervisory entity it reports to:			
3. Branch where the transaction occurred:			
4. Branch address:			
5. Phone and fax numbers of the branch:	T: /	Fax:	
6. Manager name:		T:	Fax:

**II. Customer Information**

**A. If the Customer is a natural person:**

7. Full Name:						
8. Gender:	<input type="checkbox"/> Male			<input type="checkbox"/> Female		
9. Nationality:						
10. Occupation:						
11. Place of work:				12. Address:		
13. Date of birth:	Day	Month	Year	14. Place of birth:		
15. Address as stated in the identification document:						

	Street:	City:	Province:
16. Permanent place of residence:			
17. Permanent place of residence abroad (if any):			
18. Contact information:		Home	Work
		Mobile	Email
19. Type of Identification document:			
20. Personal identity information:			
ID no.		Place of issue:	
Date of issue:	Day:	Month:	Year
Date of expiry:	Day:	Month:	Year

**B. If the customer is a legal entity:**

(B.1): Legal entity information:

21. Name:					
22. Legal form:					
23: Head Office Address:					
	Street:	City:	Province:		
24. Date of establishment:	Day	Month	Year	25.Paid-up capital:	
26. Activity as stated in the Commercial Register:					
27. Registration no. at the Commercial Register:					



28. Date and place of registration:					
29. Authorized worker no.:		30. Type:	<input type="checkbox"/> Exempted	<input type="checkbox"/> Small	<input type="checkbox"/> Regular

(B-2) Information about authorized natural persons of legal entities:

31. Full name:	First Name	Father's name	Grandfather's name	Family name	
32. Gender:	<input type="checkbox"/> Male		<input type="checkbox"/> Female		
33. Nationality:					
34. Occupation:					
35. Place of work:			36. Address:		
37. Type of the relationship with the legal entity:					
38. Date of birth:	Day:	Month:	Year:	39. Place of birth:	
40. Address as per the identification document:		Street:	City:	Province:	
41. Permanent place of residence:					
42. Permanent place of residence abroad (if any):					
43. Contact information:		Home	Work	Mobile	Email
44. Type of identification document:					
45. Personal identity information:					
ID no.:			Place of issue:		
Date of issue:	Day	Month	Year		
Date of expiry:	Day	Month	Year		

**III. Beneficiary Information (if applicable)**

46. Beneficiary name:	
47. Address:	
48. Nationality:	
49. Beneficiary bank:	
50. Beneficiary account number:	

**IV. Information about the suspicious transaction:**

51. Transaction Date:	Day	Month	Year
52. Date of suspicion:	Day	Month	Year
53. Transaction Type:			
54. Transaction value:			
55. Currency type:			
56. Security type.			
57. The amount paid:			

66. Description of the transaction:	

67. Reasons and grounds of suspicion:	

* Were any previous reports submitted about the same person carrying out a suspicious transaction?	<input type="checkbox"/> Yes (reporting date):	<input type="checkbox"/> No