

CUSTOMER RISK PROFILING (INDIVIDUAL / JOINT)

Date Undertaken	
Customer Name	
Account Number	

Assessment Questionnaire				
No	Risk Factors	Assessment	Risk Level	Risk Score
1	Geographic	Country of origin of customer		
		<ul style="list-style-type: none"> High risk and non-cooperative jurisdictions, call for action, identified by FATF. 	High	[3]
		<ul style="list-style-type: none"> High-risk and other monitored jurisdictions, identified by FATF. 	Medium	[2]
		<ul style="list-style-type: none"> Outside FATF monitored jurisdictions list. 	Low	[1]
<p>Please check the following link for high risk and other monitored jurisdictions identified by FATF http://www.fatf-gafi.org/countries/#high-risk</p>				
2	Financial	Source of funds of customer		
		<ul style="list-style-type: none"> Unclear / high risk business proceeds / employment income (high risk business company). 	High	[3]
		<ul style="list-style-type: none"> Clear / medium risk business proceeds / employment income (medium risk business company) / inheritance / savings. 	Medium	[2]
		<ul style="list-style-type: none"> Clear / low risk business proceeds / employment income (low risk business company) / investment proceeds. 	Low	[1]
<p>a) High risk business - Gaming companies, jewellery / precious metal trading, accountants, pawn brokers, notaries, casino, money changers, non-bank remittance service providers, money lenders, e-money, arm trading, arts, painting and antiques dealers, rough diamond trading, currency traders, nightclubs, karaoke lounge, shell banks and companies, non-profit organisations, leasing & factoring, cash-based business (e.g. restaurants, convenience stores, parking lots, retail stores, motor repair workshops).</p> <p>b) Medium risk business - Fund management companies, unit trust companies, company secretaries, real estates and trust companies.</p>				
3	Occupation / Nature of business (Sole proprietorship)	Occupation of customer / nature of business of sole proprietorship		
		<ul style="list-style-type: none"> Employment (high risk business company) / high risk business. 	High	[3]

		<ul style="list-style-type: none"> • Employment (medium risk business company) / medium risk business. 	Medium [2]	
		<ul style="list-style-type: none"> • Employment (low risk business company) / low risk business. 	Low [1]	
	<p>a) High risk business - Gaming companies, jewellery / precious metal trading, accountants, pawn brokers, notaries, casino, money changers, non-bank remittance service providers, money lenders, e-money, arm trading, arts, painting and antiques dealers, rough diamond trading, currency traders, nightclubs, karaoke lounge, shell banks and companies, non-profit organisations, leasing & factoring, cash-based business (e.g. restaurants, convenience stores, parking lots, retail stores, motor repair workshops).</p> <p>b) Medium risk business - Fund management companies, unit trust companies, company secretaries, real estates and trust companies.</p>			
4	Product types	Product of the customer invested		
		<ul style="list-style-type: none"> • High liquidity/transferability/level of complexity of the products (e.g. money market fund, options, futures, currency swap, foreign investments, foreign currency base product). 	High [3]	
		<ul style="list-style-type: none"> • Medium liquidity/transferability/level of complexity of the products (e.g. equities and equity-related securities). 	Medium [2]	
		<ul style="list-style-type: none"> • Low liquidity/transferability/level of complexity of the products (fixed income securities, money market instruments, local investments, local currency base product). 	Low [1]	
5	Transactions / Distribution channels	Transactions/distribution channels of customer		
		Lack of control measures: <ul style="list-style-type: none"> • Online/technology-based/cash-based transactions. • Non face-to-face business relationship. 	High [3]	
		With sufficient control measures: <ul style="list-style-type: none"> • Online/technology-based transactions. • Non face-to-face business relationship. • Distributors, marketing representatives or unit trust consultants. 	Medium [2]	
		With sufficient control measures: <ul style="list-style-type: none"> • Manual signed form-based transactions. • Face-to-face business relationship/walk-in customer. 	Low [1]	
6	Annual income	Annual income against occupation of customer		
		<ul style="list-style-type: none"> • Annual income does not match with occupation without justifications provided. 	High [3]	
		<ul style="list-style-type: none"> • Annual income does not match with occupation with justifications provided. 	Medium [2]	

		<ul style="list-style-type: none"> Annual income matched with occupation. 	Low [1]	
7	Exposure to Political Exposed Person (PEP)	Exposure to PEP of customer		
		<ul style="list-style-type: none"> Foreign PEP, family members and close associates of foreign PEP. 	High [3]	
		<ul style="list-style-type: none"> Local PEP, family members and close associates of local PEP. 	Medium [2]	
		<ul style="list-style-type: none"> None of the above 	Low [1]	
8	Sanctions screening	Sanctions screening of customer		
		<ul style="list-style-type: none"> Positive name matched with UNSC Consolidated Sanctions List, Strategic Trade and Federal Government Gazette. 	High [3]	
		<ul style="list-style-type: none"> Positive name matched with Bank Negara Malaysia/MACC/Bursa Malaysia/Regulators or authorities' blacklisted list. 	Medium [2]	
		<ul style="list-style-type: none"> None of the above 	Low [1]	
9	Behavior	Cooperation in providing information for account opening of customer		
		<ul style="list-style-type: none"> Uncooperative 	High [3]	
		<ul style="list-style-type: none"> Cooperative with late response. 	Medium [2]	
		<ul style="list-style-type: none"> Cooperative with fast response. 	Low [1]	
			TOTAL	

Remarks/Comments/Other risk factors or information (if any)	
---	--

Overall Risk Scoring	Risk Rating
15 - 27	High risk customer
12 - 14	Medium risk customer
9 - 11	Low risk customer

Conditions:

- If the customer has high risk level on item 8, immediately reject the customer.
- If the customer has high risk level on items 1 and 7, immediately classify as high risk customer and conduct enhanced due diligence on the customer.



Berjaya Mutual Sdn Bhd
(Formerly known as Inter-Pacific Asset Management Sdn Bhd)
Registration No. 199001013139 (204709-U)
West Wing, Level 13, Berjaya Times Square No. 1, Jalan Imbi, 55100 Kuala Lumpur
Tel: 03-2117 1889 Fax: 03-2142 6029

3. If the customer has a risk rating as high risk customer based on the overall risk scoring obtained, conduct enhanced due diligence on the customer.
4. If the business unit has other risk factors/information that suggest that the customer is posing high risk level, immediately classify as high risk customer and conduct enhanced due diligence on the customer.
5. If the customer has a risk rating as medium/low risk customer based on the overall risk scoring obtained, conduct standard customer due diligence.

Conclusion:

- High risk customer
- Medium risk customer
- Low risk customer

	Prepared by	Approved by
Signature:		
Name:		
Designation:		
Date:		