

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). 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] | |



Berjaya Mutual Berhad

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| | | | | |
|--------------|--|--|------------|--|
| | | <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:

1. If the customer has high risk level on item 8, immediately reject the customer.
2. 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.



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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: | | |