Know Your Customer (Corporate) Form

SECTION A – COMPANY DETAILS

A1. Name (as per Trade License)	
Company Name	

A2. Legal Status			
☐	Sole Proprietorship	☐	Public Limited Company
☐	Partnership Company	☐	Private Limited Company
☐	Limited Liability Company	☐	Branch of a Foreign Company
☐	Free Zone Company	☐	Trust/Club/Society/Association
☐	Others (please specify) ……………………………………………………………………………………………		

A3. Company Information			
Country of Establishment		Date of Establishment	
Licence No.		Issuing Authority	
Licence Issue Date		Licence Expiry Date	

A4. Tax Information			
Tax Registration Date		Tax Registration Number	

A5. Contact Details	
Primary Contact Name	
Designation	
Telephone (Office)	
Mobile	
Email	
Website	

A6. Address Details			
Registered Business Address			
Address (Line 1)			
Address (Line 2)			
City		P.O. Box / Postal Code	
State / Province		Country	
Primary Business Address (if different from the Registered Business Address)			
Address (Line 1)			
Address (Line 2)			
City		P.O. Box / Postal Code	
State / Province		Country	

Know Your Customer (Corporate) Form

A7. Details of Individual Shareholders / Ownership (if applicable)				
Name	Nationality	Passport/ID No.	Address	Ownership %

A8. Details of Corporate Shareholders / Ownership (if applicable)				
Company Name	Country	Licensing Authority	Trade License No.	Ownership %

A9. Details of Beneficial Owners (at least 25 per cent shares and voting rights of a company)				
Name	Nationality	ID/Passport No.	Address	Ownership %

A10. Details of Key Managerial Person (List names of Directors/Key Senior Management)				
Name	Nationality	ID/Passport No.	Address	Ownership %

Know Your Customer (Corporate) Form

A11. Details of Authorised Signatories (List names all individuals who are authorized to sign and transact for and on behalf of the Company)				
Name	Nationality	ID/Passport No.	Address	Job Title

A12. Politically Exposed Person (PEP)				
Is any of the shareholder / beneficial owner / key managerial person Politically Exposed?	☐	Yes	☐	No
Person's Name				
Position				
Is any of the shareholder / beneficial owner / key managerial person related to a PEP?	☐	Yes	☐	No
Person's Name				
Person's Country				
Person's Position				

B. BUSINESS INFORMATION

Type of Business Activities	☐	Refinery	☐	Precious Metals Trader/Dealer
	☐	Wholesaler / Manufacturer (Jewellery)	☐	Retailer (Jewellery)
	☐	Bank	☐	Industrial
	☐	Scrap Dealer	☐	Coins Dealer
	☐	Miner - Large Scale Mining	☐	Miner – Small Scale Mining
	☐	Miner – Artisanal Miners (Representative)	☐	Exporter
	☐	Others (please specify)		
License Type	☐	Trading	☐	Commercial
	☐	Industrial	☐	Professional
	☐	Others (please specify)		
Total No. of Employees				
No. of Years of experience in the Precious Metals Industry				

Know Your Customer (Corporate) Form

Does any shareholder / Beneficial Owner / Key Managerial Person has any other business?	☐	Casino	☐	Restaurants
	☐	Currency Dealer or Exchanger	☐	Used Car or Motorcycle Dealers
	☐	Movie Theatres	☐	Travel Agencies
	☐	Apartment Houses	☐	Hotels
	☐	Gaming	☐	Retail stores
	☐	Art and Antique Dealers	☐	General Trading
	☐	Liquor Stores	☐	Lawyers & Accountants
	☐	Luxury Good Dealers	☐	Auction Houses
	☐	Gambling Services	☐	Constructions Companies
	☐	Car Washes	☐	Beauty Shops
	☐	Taxicabs	☐	None
	☐	Others (please specify) …………………………………………………………………………		
Mention the metals that you work with	☐	Gold	☐	Silver
	☐	Others (please specify) …………………………………………………………………………		
Mention the form of gold that you work with	☐	Mined Gold – Alluvial gold	☐	Mined Gold – Gold ore
	☐	Mined Gold – Gold concentrate	☐	Mined Gold – Gold doré
	☐	Mined Gold – Mining By-product	☐	Mined Gold – LSM Gold
	☐	Mined Gold – ASM Gold	☐	Recyclable Gold – Melted
	☐	Recyclable Gold – Industrial By-product	☐	Recyclable Gold – Unprocessed
	☐	Grandfathered Stocks		
From whom do you purchase the Precious Metals?	☐	UAE Suppliers	☐	International Suppliers
Who are your counterparties and suppliers?	☐	Small / Medium Scale Traders	☐	Wholesalers
	☐	Jewellers	☐	Individuals
	☐	Mines	☐	Refinery
	☐	Banks	☐	Funds
	☐	Others (please specify) …………………………………………………………………………		
Mention all Countries of Origin of your precious metals				
Mention all Countries in which you sell your precious metals				
Do you have the license / authorisation to import/export precious metals?	☐	Yes	☐	No
	If Yes, mention the Import-Export Licence No. / Customs Code:			

Know Your Customer (Corporate) Form

How do you intend to transport the metal from its country of origin to Dubai?	☐	Transporter / Secured logistic company	☐	Hand carry
	☐	Others (please specify) …………………………………………………………………………		
Do you have an account with an internationally recognized transporter/ secured logistic company?	☐	Yes	☐	No
	If Yes, which one :			
	☐	Brinks	☐	Transguard
	☐	Armaguard	☐	Ferrari
	☐	Other (please specify) …………………………………………………………………………		

C. BANK INFORMATION

Account name / Beneficiary name				
Bank Name				
Bank Address				
	City		Country	
IBAN Number				
Account No.				
Swift Code			Currency	

D. FINANCIAL INFORMATION

Do you keep records and accounts for your transactions?	☐	Yes	☐	No
Do you have external independent financial auditors?	☐	Yes	☐	No
	If Yes, mention the name of your auditors: ………			
Mention the source of operating funds	☐	Own Capital		
	☐	Bank Loan (mention name) ………………………………………………………………………………		
	☐	Government Entity (mention name) …………………………………………………………………		
	☐	Third Party Loan (mention name) ……………………………………………………………………		
	☐	Others (please specify) ………………………………………………………………………………		

Know Your Customer (Corporate) Form

E. COMPLIANCE INFORMATION

E1. RESPONSIBLE PRECIOUS METAL SUPPLY CHAIN POLICY						
Did your institution establish a responsible supply chain of gold from conflict-affected and high-risk areas policy which is consistent with the standards set forth in the model supply chain policy in Annex II of the OECD Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-Affected and High-Risk Areas? If yes, please provide a copy	☐	Yes	☐	No		
Does your company comply or plan to comply with the OECD Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-Affected and High-Risk Areas?	☐	Complies	☐	Plans to Comply	☐	No
Does your company have policies and procedures that covers human rights? If yes, please provide a copy.	☐	Yes	☐	No		
Does your company have an anti-bribery and corruption policy? If yes, please provide a copy.	☐	Yes	☐	No		
Does your company have a whistle-blower policy in place? If yes, please provide a copy.	☐	Yes	☐	No		
Does your company have Data Protection Policy? If yes, please provide a copy.	☐	Yes	☐	No		
Does your company have a policy consistent with the standards set forth in the LBMA Gold Guidance? If yes, please provide a copy	☐	Yes	☐	No		
Does your company have a policy consistent with the standards set forth in the DMCC Practical Guidance for Market Participants in the Gold and Precious Metals Industry? If yes, please provide a copy	☐	Yes	☐	No		
Does your company have a policy consistent with the standards set forth in the Responsible Jewellery Council's Code of Practices and Chain of Custody? If yes, please provide a copy	☐	Yes	☐	No		

E2. AML / CFT POLICY AND PROCEDURES				
Is money laundering and terrorist financing a criminal offence in the country where your company is located?	☐	Yes	☐	No
Are there any anti-money laundering and combating terrorist financing laws and regulations in place in your country and are these laws applicable to your company?	☐	Yes	☐	No
	If yes, mention the laws: ……			

Know Your Customer (Corporate) Form

Did your company prepare a documented set of Policies and Procedures with regards to combating money laundering and terrorist financing according to FATF standards and controls? If yes, please provide a copy	☐	Yes	☐	No
Did your company carry out and document an internal risk assessment to understand Its money laundering and terrorist financing risks?	☐	Yes	☐	No
Has your organisation implemented processes for the identification and verification of your customers and beneficial owners?	☐	Yes	☐	No
Does your organisation have procedures to establish a record for each customer noting their respective identification documents and Know Your Customer Information?	☐	Yes	☐	No
Does the Company have a risk-based assessment of its clients (e.g. low, medium or high risks)?	☐	Yes	☐	No
Does the Company conduct enhanced due diligence for high-risk clients?	☐	Yes	☐	No
Does your establishment have checks in place to identify if Its customers/ clients and their beneficial owners are 'Politically Exposed Persons' (PEPs)?	☐	Yes	☐	No
Does your organisation have policies to conduct enhanced due diligence which includes obtaining senior management approval for establishing business relationship or one-off transaction with PEPs, their family and close associates?	☐	Yes	☐	No
Does your institution collect information relating to customer's and beneficial owner(s)' source of wealth and source of funds?	☐	Yes	☐	No
Has your organisation appointed a designated compliance officer with sufficient experience / expertise?	☐	Yes	☐	No
	If yes, please provide the following information: Name: …………………………………………………… Designation: …………………………………………… Contact No.: …………………………………………… Email ID: …………………………………………………			
Does the compliance officer have the necessary power and independence to perform his duties?	☐	Yes	☐	No
Does your institution have a monitoring program for the identification and reporting of suspicious or unusual activity/transaction?	☐	Yes	☐	No

Know Your Customer (Corporate) Form

Does your institution screen customers and transactions against lists of persons, entities or countries issued by government/international bodies?	☐	Yes	☐	No
	If yes, mention the list:			
	☐	UN Sanctions	☐	UAE (Local Terrorist List)
	☐	Other local regulations (please mention) :		
		....		
Did your establishment sign up to the goAML system of the FIU?	☐	Yes	☐	No
Has your establishment created and documented red flags to provide reasonable grounds for reporting of any suspicious transaction?	☐	Yes	☐	No
Does the Company perform a risk-based assessment to understand the normal and expected transactions of its clients (in order to identify the unusual transactions)?	☐	Yes	☐	No
Does the establishment keep records of customers and transaction?	☐	Yes	☐	No
	If yes, then mention the number of years for which the record is kept:			
Does your establishment conduct regular ongoing AML/CFT training for staff?	☐	Yes	☐	No
Does the Company have a maximum amount allowed for cash payment as per internal policy or regulatory framework?	☐	Yes	☐	No
	If yes, mention the amount:			

E3. SUPPLY CHAIN DUE DILIGENCE				
What is the typical profile of your precious metals' suppliers?	☐	Corporate (______ %)	☐	Individual (______ %)
What type of information does the Company request from its precious metals suppliers?	☐	Company Identification (Name, Address, etc.)	☐	Registration Documents (Trade License, Tax Certificate, etc.)
	☐	Ultimate beneficial ownership including ID/Passport copies of owners	☐	Business, activity, and financial details
	☐	License (Export, Mine)	☐	AML/CFT Policy
	☐	Other (please specify)		
What type of information does the Company request from its precious metals suppliers?	☐	Invoice	☐	Customs document
	☐	Certificate of Origin	☐	Assay Report
	☐	Other (please specify)		

Do you monitor your suppliers for inconsistent transactions? (Unusual weight, purity, transfers, third party payments etc.)	☐	Yes	☐	No
Does the Company assess its corporate precious metals suppliers' Supply Chain Policy and purchase procedures and practices?	☐	Yes	☐	No

DECLARATION

- I hereby acknowledge and declare that all the information provided in this Know Your Customer (KYC) form is true and complete and I undertake to inform you of any changes.
- I/We hereby confirm that we have read and understood the following the guidance and policies listed below, and we undertake to review it thoroughly and to comply with its provisions.
    - OECD Due Diligence Guidance for Responsible Supply Chain of Minerals from Conflict-Affected and High-Risk Areas
    - LBMA Responsible Gold Guidance
    - DMCC Practical Guidance for Market Participants in the Gold and Precious Metals Industry
- I/We hereby warrant to **Synergy Diagold FZCO** that the Metals/Stones/Funds to be delivered to **Synergy Diagold FZCO** for treatment or trading have been procured through legal means and have been acquired from legitimate sources not involved in funding conflict or non-compliance with any United Nations sanctions, resolutions, or human rights violations.
- I/We hereby undertake that our sources of precious metals and stones are free from conflict financing, criminal funding, worst forms of child labour and human rights abuses, and have been sourced through proper channels.
- I/We confirm that we are observing and complying with domestic and international laws, rules, and regulations, including those governing the illicit trade in precious metals and the United Nation Security Council (UNSC) Sanctions.
- I hereby give unconditional and irrevocable written consent to **Synergy Diagold FZCO**, its subsidiaries, agents and authorized staff and any third-party service providers for disclosure, sharing, usage, processing and searching of my information and records as required by UAE Anti Money Laundering and Combatting of Terrorism Laws.
- I agree that any duplication and any copy, photocopy, electronic data, or facsimile which have been made as a copy from this original consent by means of photocopying, image scanning, or recording in whatever forms shall be deemed as evidence of consent with the same effect as its original.
- I shall indemnify and hold **Synergy Diagold FZCO** safe from any claims howsoever arising from as a result of such sharing, searching, usage, processing or disclosure of account information and data.

Signature		Company Stamp	

Name of the Authorised Signatory										
Title / Designation of the Authorised Signatory										
Date	D	D	M	M	Y	Y	Y	Y	Place	

Know Your Customer (Corporate) Form

DOCUMENTS REQUIRED AND CHECKLIST

	Document / Information	Completed
1	Proof of legal existence of the Company:	
	• Trade License	☐ Yes ☐ No ☐ N/A
	• Certificate of Incorporation	☐ Yes ☐ No ☐ N/A
	• Share Certificates / Shareholders Register	☐ Yes ☐ No ☐ N/A
	• Memorandum of Association (MOA)	☐ Yes ☐ No ☐ N/A
	• Articles of Association (AOA)	☐ Yes ☐ No ☐ N/A
	• Full Details of Beneficial Owners if not mentioned in MOA / AOA	☐ Yes ☐ No ☐ N/A
	• List of Directors (if not mentioned in MOA / AOA)	☐ Yes ☐ No ☐ N/A
	• Tax Registration Certificate	☐ Yes ☐ No ☐ N/A

	Document / Information	Completed
2	Proof of the company's Registered Address and Office/Principal Address (primary address where the business activity is performed) in the country of origin and/or physical address within the UAE:	
	• Utility bill (e.g. electricity, water, phone)	☐ Yes ☐ No ☐ N/A
	• Tenancy contract / purchase agreement	☐ Yes ☐ No ☐ N/A
	• Local authority tax bill	☐ Yes ☐ No ☐ N/A
3	Compliance Policies (if available) :	
	• AML/CFT policies and procedures	☐ Yes ☐ No ☐ N/A
	• Responsible Supply Chain Policy	☐ Yes ☐ No ☐ N/A
	• Anti-bribery Policy	☐ Yes ☐ No ☐ N/A
	• Whistleblower Policy	☐ Yes ☐ No ☐ N/A

Know Your Customer (Corporate) Form

4	Board Resolution	☐ Yes ☐ No ☐ N/A
5	List of Authorized Traders (with their specimen signature)	☐ Yes ☐ No ☐ N/A
6	For all Shareholders / Ultimate Beneficiary Owner / Key Managerial People / Authorised Signatories / Powers of Attorney Holders / Third party mandate holders, provide the following documents :	
	• Passport	☐ Yes ☐ No ☐ N/A
	• National ID	☐ Yes ☐ No ☐ N/A
	• Visa for the Country of Residence (if applicable)	☐ Yes ☐ No ☐ N/A
	• Address Proof	☐ Yes ☐ No ☐ N/A
7	Financial Information:	
	• Latest Audited Financial Statement	☐ Yes ☐ No ☐ N/A

FOR SYNERGY DIAGOLD FZCO USE ONLY:

Client Reference No.			
Form Reviewed By		Signature	
Date	D D M M Y Y Y Y	Place	
Form Approved By		Signature	
Date	D D M M Y Y Y Y	Place	

Account Opening Date	D D M M Y Y Y Y	Account Code	