BANK OF CEYLON
Bankers to the Nation

# KYC Checklist
## For Personal Customers
**(BANK USE ONLY)**

*Requirement in terms of Financial Transaction Reporting Act No. 6 of 2006*

| | |
|---|---|
| *Branch* | |
| *Ref. No.* | |
| *Date* | |

v2024.05

## PART 1 - CUSTOMER DUE DILIGENCE

| | | | |
|---|---|---|---|
| **1. ACCOUNT - DETAILS** | 1.1 | Account No. | |
| | 1.2 | Product | |
| | 1.3 | Currency | |

| **2. ACCOUNT - CHECKLIST** | | | | |
|---|---|---|---|---|
| 2.1 | Purpose for Opening the Account & the Usage | ☐ Business Transactions | ☐ Employment/ Professional Income | ☐ Savings |
| | | ☐ Remittances | ☐ Compensations | ☐ Loan Repayment |
| | | ☐ Bill Payments | ☐ Fund Management | ☐ Investment Purposes |
| | | ☐ Project Finance | ☐ Export Proceeds | ☐ Sale of Property/ Assets |
| | | ☐ Other (Specify): ..... | | |
| 2.2 | Source of Funds *(Expected Source & Nature of Credits in to the Account)* | ☐ Salary | ☐ Contract Proceeds | ☐ Sales of Property/Assets |
| | | ☐ Remittances | ☐ Donation/ Charity-Local | ☐ Donation/ Charity-Foreign |
| | | ☐ Commission Income | ☐ Sales & Business Turnover | ☐ Export Proceeds |
| | | ☐ Investment Proceeds | ☐ Profit Income | |
| | | ☐ Other (Specify): ..... | | |
| 2.3 | Anticipated Volumes per Month *(Expected/ Usual average volumes of Deposits - In LKR/ Eq. in LKR)* | ☐ Less than (LT) 100,000 | ☐ 100,000 to LT 500,000 | ☐ 500,000 to LT 1,000,000 |
| | | ☐ 1,000,000 to LT 2000,000 | ☐ 2,000,000 to LT 3,000,000 | ☐ 3,000,000 to LT 5,000,000 |
| | | ☐ 5,000,000 to LT 7,000,000 | ☐ 7,000,000 to LT 10,000,000 | ☐ Above 10,000,000 |
| 2.4 | Expected Mode of Transactions | ☐ Cash | ☐ Cheque/ Draft | ☐ Fund Transfer |
| | | ☐ Inward Remittance | ☐ Standing Orders | |
| 2.5 | Expected types of Counterparties | | | |

| | | | |
|---|---|---|---|
| **3. CUSTOMER - DETAILS** | 3.1 | Name | |
| | 3.2 | CIF Number | |

| **4. CUSTOMER - NATIONALITY VERIFICATION** | | | | |
|---|---|---|---|---|
| 4.1 | Citizenship Type | ☐ Sri Lankan (A) | ☐ Sri Lankan with Dual Citizenship (B) | ☐ Non National (C) |
| 4.2 | Residential Status | ☐ Resident in Sri Lanka | ☐ Non Resident; Specify Country: ..... | |
| | **For Non Nationals only (4.1 – C)** | | | |
| | 4.3 | Country of Birth | | |
| | 4.4 | Nationality | | |
| | 4.5 | Purpose of Opening Acount | | |
| | 4.6 | Type of Visa | ☐ Permanent Residency (PR) | ☐ Temporary Residency ☐ Other (Specify): ..... |
| | 4.7 | Visa Expiry Date | | |

| **5. CUSTOMER - IDENTITY VERIFICATION** | | | | |
|---|---|---|---|---|
| 5.1 | Name & Date of Birth Verification Document | ☐ NIC | ☐ Valid Passport | ☐ Valid Driving License |
| | | ☐ Postal ID (Minors only) | ☐ Birth Certificate (Minors only) | |

| **6. CUSTOMER - ADDRESS VERIFICATION** | | | | |
|---|---|---|---|---|
| 6.1 | Address Verification Document | ☐ NIC | ☐ Valid Driving License | ☐ Current Utility Bill (1) |
| | | ☐ Tenancy/ Lease Agreement (2) | ☐ Letter from Grama Niladhari (3) | ☐ Employment Contract |
| | | ☐ Letter from Public Authority | ☐ Income Tax Receipt/ Assessment | ☐ Voting Card |
| | | *(1) Mobile Phone Bills/ Statements of Other Banks are not accepted (2) With Billing Proof of Owner (3) Counter Signed by Divisional Secretary* | | |
| 6.2 | Ownership of the Residential Premises | ☐ Owner | ☐ Parent's | ☐ Lease/ Rent |
| | | ☐ Official | ☐ Board/ Lodging | ☐ Friend's/ Relative's |
| 6.3 | Is the Customer residing within a reasonable distance to the Branch? | ☐ Yes ☐ No | | |
| 6.4 | If 'No' specify the reason for opening an Account at the Branch | | | |



**Classification: Internal**

| 7. | CUSTOMER - SCREENING | | | |
|---|---|---|---|---|
| 7.1 | Screening Done? | ☐ Yes | ☐ No | |
| 7.2 | Does the Customer appear in Sanction Lists? | ☐ Yes | ☐ No | |
| 7.3 | If 'Yes' specify Sanction List | ☐ Regulatory Sanction List | ☐ International Sanction List | ☐ Adverse Media |
| 7.4 | Is the Client ar any Member of his immediate family a PEP? | ☐ Yes | ☐ No | |

| 8. | ANY OTHER DETAILS/ REMARKS/ NOTES |
|---|---|
| | |

| 9. | RISK CATEGORY | | | |
|---|---|---|---|---|
| 9.1 | ML/TF Risk Category | ☐ Low | ☐ Medium | ☐ High |

## PART 2 - ENHANCED DUE DILIGENCE (Mandatory for PEP or High Risk Customers)

| 1. | OWNERSHIP & SOURCE OF WEALTH | | | |
|---|---|---|---|---|
| 1.1 | Ownership of Wealth | ☐ Residential Property<br>☐ Financial Assets<br>☐ Other (Specify): ..... | ☐ Business Premises<br>☐ Investments | ☐ Motor Vehicles |
| 1.2 | Estimated Value of Wealth (LKR) | | | |
| 1.3 | Arrived From | ☐ Declared by Customer<br>☐ Inspection [4] | ☐ Declaration of Assets & Liabilities<br>☐ Other (Specify): ..... | ☐ Tax Return |
| 1.4 | Source of Wealth | ☐ Business Ownership/ Income<br>☐ Investments/ Savings<br>☐ Other (Specify): ..... | ☐ Inheritance<br>☐ Grants/ Donations | ☐ Profession/ Employment<br>☐ Compensations |

***(4)*** *Attach the Report*

| 2. | OTHER CONNECTED BUSINESSES/ PROFESSIONAL ACTIVITIES/ POSITIONS HELD |
|---|---|
| | |

| 3. | ANY OTHER DETAILS/ REMARKS/ NOTES ON EDD [5] |
|---|---|
| | |

***(5)*** *Attach relevant Verification Documents. Ex: Inspection Reports, Company Registry*

## PART 3 – DECLARATION BY THE AUTHORIZED OFFICER

I have carefully examined the above information together with the relevant documents submitted by the customer and satisfied myself that the said information and documents are in conformity with the Financial Transaction Reporting Act No. 6 of 2006 and the Internal Policies & Circulars of the Bank. Further I have updated the CIF according to the information.

☐ CIF details updated as per Core Banking System

| Signature | | PF Number | |
|---|---|---|---|
| | | Date | |



**Classification: Internal**