

**BANK INDONESIA REGULATION
NUMBER : 3/10/PBI/2001**

CONCERNING

**THE IMPLEMENTATION OF
KNOW YOUR CUSTOMER PRINCIPLES**

THE GOVERNOR OF BANK INDONESIA,

- Considering : a. that when running business activity, a bank will face several business risks;
- b. that to reduce the risks, the bank shall implement prudential principles;
- c. that one of the ways to implement the prudential principles is attempted by applying Know Your Customer Principles.
- d. that based on the above considerations, it is necessary to stipulate a regulation concerning the implementation of Know Your Customer Principles.
- In view of : 1. Act No.7 of 1992 concerning Banking (State Gazette No.31 of 1992, Supplement to the State Gazette No.3472) as amended by Act No.10 of 1998 (State Gazette No.182 of 1998, Supplement to the State Gazette No.3790);
2. Act No.23 of 1999 concerning Bank Indonesia (State Gazette No.66 of 1999, Supplement to the State Gazette No.3843).

HAS DECREED

- To enact : **THE BANK INDONESIA REGULATION CONCERNING THE IMPLEMENTATION OF KNOW YOUR CUSTOMER PRINCIPLES**

CHAPTER I GENERAL PROVISION

Article 1

The terminologies used in this regulation shall have the following meaning :

- a. Bank is a Commercial Bank or Rural Bank as referred to in The Act No.7 of 1992 concerning Banking as amended by Act No.10 of 1998 including the branch office of a foreign bank in Indonesia;
- b. Know Your Customer Principles are principles implemented by a Bank in order to know and recognize its Customer's identity, monitor its Customer's transaction including to report suspicious transaction;
- c. Customer is any person or entity using Bank services
- d. Small-scale Business is activity that fulfills the criteria as referred to in The Act No. 9 of 1995 concerning Small-scale Business;

Article 2

- (1) Bank shall implement Know Your Customer Principles.
- (2) In implementing Know Your Customer Principles as referred to in Paragraph (1) a bank shall:
 - a. establish policy on customer acceptance;
 - b. establish policy and procedure for customer's identification;
 - c. establish policy and procedure for monitoring customer's account and transaction;
 - d. establish policy and procedure of risk management in line with the implementation of Know Your Customer Principles.

Article 3

- (1) Bank's board of directors is responsible for the implementation of Know Your Customer Principles as referred to in Article 2.
- (2) Bank shall establish a special unit or appoint an officer who is responsible for the implementation of Know Your Customer Principles.
- (3) The special unit or officer as referred to in Paragraph (2) shall be directly responsible to the Compliance Director.

CHAPTER II

POLICIES ON CUSTOMER ACCEPTANCE AND IDENTIFICATION

Article 4

- (1) Before entering into a business relationship with its customer, a Bank shall obtain information about:
 - a. identity of prospective customer;
 - b. purposes and objectives of the business relationship the prospective customer intends to have with the Bank;
 - c. other information related to the prospective customer's profile
 - d. beneficial owner identification, in case the prospective customer acts for and on behalf of another party.
- (2) The Prospective Customer's identification as referred to in Paragraph (1) shall be proven by some legal supporting documents.
- (3) Bank shall verify the authenticity of the supporting documents as referred to in Paragraph (2).
- (4) Bank providing electronic banking service shall meet the prospective customer at least at the time of account opening.
- (5) If necessary, bank may conduct an interview with the prospective customer in order to verify and confirm the validity and accuracy of the documents as referred to in Paragraph (3).

Article 5

Supporting documents of the prospective customer's identification as referred to in Article 4 paragraph (2) for:

- a. Individual, shall at least contain the following information:
 - 1) Description of:
 - a. name;
 - b. permanent residential address;
 - c. date and place of birth;
 - d. Nationality;
 - 2) occupation;
 - 3) specimen of signature;
 - 4) source of fund and purpose of fund
- b. Corporate, shall at least contain the following information:
 - 1) small company:
 - a) article of association/article in corporation of the company as stipulated in the prevailing regulations;
 - b) business license or other licenses from authorized institution;

- c) name; specimen of signature; and power of attorney of any person having authority to act on behalf of the company for conducting business relationship with the Bank;
 - d) source and purpose of fund;
- 2) bigger company:
 - a) article of association/article in corporation of the company as stipulated in the prevailing regulations;
 - b) business license or other licenses from authorized institutions;
 - c) tax I.D. number or NPWP of the customer that must have one as required by the prevailing regulations;
 - d) financial statement or description of the company's business activity;
 - e) structure of the company management;
 - f) identification documents of the management authorized to act on behalf of the company
 - g) name, specimen of signature and power of attorney of any person authorized to act on behalf of the company for conducting business relationship with the Bank;
 - h) source and purpose of fund.
- c. Government institutions, international institutions, and representatives of foreign countries shall at least cover the name, specimen of signature, appointment letter of authorized person to conduct business relationship with the Bank.
- d. Bank, shall cover documents commonly used in banking transaction, among others:
 - 1) article of association/article in corporation
 - 2) business license from authorized institution;
 - 3) name, specimen of signature and power of attorney of any person authorized to act on behalf of the company in conducting business relationship with the Bank;

Article 6

- (1) In case the prospective Customer acts as intermediary and or on behalf of another party (beneficial owner) to open an account, bank shall obtain satisfactory evidence of the identity of the intermediary as referred to in Article 5 and nature of the intermediary capacity and duties.
- (2) In case the prospective Customer as referred to in Paragraph (1) is a domestic bank, it shall be reasonable to rely on another domestic bank to verify or confirm the identity of beneficial owner.
- (3) In case the prospective Customer as referred to in Paragraph (1) is a bank supervised by an overseas regulatory authority and is based or incorporated in a country in which the Know Your Customer Principle provisions are in force at least equivalent to those in this notice, it shall be reasonable to accept a written assurance that the identity of the beneficial owner has been obtained, recorded and retained in that overseas bank.
- (4) In case the prospective Customer does not fall into any of the categories as referred to in Paragraph (2) and Paragraph (3), Bank shall obtain satisfactory evidence of the

identity of the beneficial owner, the source and objective of fund, and other relevant information on beneficial owner from the Customer, which are –among others- :

- a. for individual beneficial owner :
 - 1) identification documents as referred to in Article 6 (a);
 - 2) evidence of authority to the prospective Customer to act on behalf of the beneficial owner;
 - 3) statement of the prospective Customer that the accuracy of beneficial owner identity and source of fund have been verified;
 - b. for corporate beneficial owner, including bank:
 - 1) documents as referred to in Article 5 item (b) or (d);
 - 2) identification documents of the management authorized to act on behalf of the company;
 - 3) identification documents of the principal shareholders;
 - 4) complete mandate to the customer including authority to open account;
 - 5) statement of the customer that the accuracy of beneficial owner identity and source of fund have been verified;
- (5) In case Bank has doubts or is not convinced about the accuracy of the beneficial owner identity, it shall refuse to conduct business relationship with the prospective Customer.

Article 7

Bank is prohibited to conduct business with the prospective Customer that does not comply with the provisions as referred to in Article 4, Article 5 and Article 6.

CHAPTER III

MONITORING CUSTOMER'S ACCOUNT AND TRANSACTION

Article 8

- (1) Bank shall maintain documents as referred to in Article 5 and 6 for at least 5 (five) years after the customer's account has been closed.
- (2) Bank shall up date the documents as referred to in Article 5 or Article 6. in case of any changes

Article 9

Bank shall establish adequate management information system which can identify, analyze, monitor and report effectively the characteristic of bank customer's transaction.

Article 10

Bank shall maintain customer's profile at least covering the information about:

- a. occupation or business sector;
- b. total earnings;
- c. other customer's accounts;

- d. activity of normal transaction;
- e. purpose of account opening.

CHAPTER IV

RISK MANAGEMENT

Article 11

The risk management policy and procedure as referred to in Article 2 Paragraph (2) item (d) shall include at least:

- a. bank's management oversight;
- b. delegation of authority;
- c. segregation of duties;
- d. internal control system including internal audit; and
- e. employee training program for the implementation of Know Your Customer Principles.

Article 12

Bank shall appoint a special officer with explicit responsibility to handle high-risk customer, including individual holding important public positions, and or suspicious transactions as referred to in Annex 1.

CHAPTER V

REPORTING

Article 13

Bank shall undertake The Know Your Customer Principles and submit copies of the policy and procedures as referred to in Article 2 to Bank Indonesia at the latest 6 (six) months since this regulation is effective.

Article 14

- (1) Bank shall report to Bank Indonesia if there is a suspicious transaction at the latest 7 (seven) working days after being recognized by the bank, using a form as referred to in Annex 2.
- (2) The bank's report as referred to in Paragraph (1) shall be followed up based on the prevailing regulations.

Article 15

- (1) The copies of policy and procedures as referred to in article 13 shall be submitted to:
 - a. The Directorate of Banking Supervision ,
Bank Indonesia,
Jl. MH Thamrin No. 2,
Jakarta 10110,
for a bank with head office located under the jurisdiction of Bank Indonesia Head office;
 - b. Bank Indonesia Branch Office, for a bank with head office located outside of the jurisdiction of Bank Indonesia Head Office;
- (2) The report as referred to in Article 14 Paragraph (1) shall be submitted to
The Special Unit for Banking Investigation,
Bank Indonesia,
Jl. M.H. Thamrin No. 2
Jakarta 10110.

CHAPTER VI

IMPLEMENTATION OF KNOW YOUR CUSTOMER PRINCIPLES FOR DOMESTIC BANK LOCATED ABROAD

Article 16

- (1) Domestic bank's branch office located abroad shall comply with the host country Know Your Customer Principles as long as that principles is equivalent or more stringent than this regulation.
- (2) In case the host country as referred to in Paragraph (1) has not implemented or implements the Know Your Customer Principles with a less stringent standard than this Bank Indonesia regulation, such branch office shall implement Know Your Customer Principles as prescribed in this Bank Indonesia regulation.
- (3) In case the implementation of Know Your Customer Principles as referred to in this Bank Indonesia Regulation violates the host country standard, the bank officer shall inform the bank head office and Bank Indonesia that such branch office cannot implement the Know Your Customer Principles as stipulated in this Bank Indonesia Regulation.

CHAPTER VII

OTHERS

Article 17

- (1) This regulation shall not be applied to Walk-in-Customers as long as the customer transaction value does not exceed Rp.100,000,000.00 (one hundred million rupiah) or its equivalent.
- (2) Change of the transaction amount as referred to in Paragraph (1) shall be determined upon in Bank Indonesia Circular Letter.

CHAPTER VIII SANCTIONS

Article 18

- (1) Any violation to the provisions in Article 13 and Article 14 shall be subject to administrative sanction as referred to in Article 52 Paragraph (2) item (a) of Act No. 7 of 1992 concerning Banking as amended by Act No. 10 of 1998 in form of obligation to pay Rp 1,000,000.00 (one million rupiah) for each day of delay and a maximum of Rp 30,000,000.00 (thirty million rupiah).
- (2) Any violation to the provisions in Article 2, Article 3, Article 4 paragraph (1), paragraph (2) and paragraph (3), Article 6, Article 7, Article 8, Article 9, Article 10, Article 11, Article 12, Article 16 and Article 19 shall be subject to administrative sanction as referred to in Article 52 Paragraph (2) item (b), (c), (e), (f), and or (g) of Act No. 7 of 1992 concerning Banking as amended by Act No. 10 of 1998.

CHAPTER IX TRANSITIONAL PROVISIONS

Article 19

Bank shall request the Customers, who already existed prior to the enactment of this Regulation and have not yet completed the documents as referred to in Article 4, Article 5, and Article 6, to provide and complete such documents at the latest 6 (six) months since the effective date of this regulation.

CHAPTER X FINAL PROVISIONS

Article 20

This regulation shall come into force on the date of its enactment.

Executed in Jakarta
On June 18, 2001

BANK INDONESIA GOVERNOR

SYAHRIL SABIRIN

STATE GAZETTE OF THE REPUBLIC OF INDONESIA OF 2001 NUMBER 78

DPNP/UKIP/DHk/DASP

**ELUCIDATION
OF
THE BANK INDONESIA REGULATION
NUMBER 10 OF 2001
CONCERNING
THE IMPLEMENTATION OF KNOW YOUR CUSTOMER PRINCIPLES**

GENERAL

In line with the development of banking activities, a bank will face various risks such as operational risk, legal risk, concentration risk, and reputation risk.

The implementation of Know Your Customer Principles which is barely adequate will pose more risks and may result in significant financial losses of both bank assets and liabilities.

With respect to the above and the Core Principles for Effective Banking Supervision recommended by the Basel Committee on Banking Supervision that the implementation of Know Your Customer Principles is a significant factor to protect bank soundness, it is necessary for bank to implement the Know Your Customer Principles more effectively.

In addition, as stated by The Financial Action Task Force on Money Laundering, Know Your Customer Principles may prevent the banking industry from becoming a vehicle or objective of criminal activities directly or indirectly conducted by criminals.

With respect to the above and considering that Know Your Customer Principles is an essential part of bank risk management system, it is necessary to establish regulation on Know Your Customer Principles in Indonesia.

ARTICLE BY ARTICLE

Article 1

Self explanatory

Article 2

Paragraph (1)

Self Explanatory

Paragraph (2)

Items a and b

When developing Customer acceptance policy, bank shall include a description of the type of customer that is unacceptable to have business relationship with the Bank and the criteria of ordinary Customer or high risk Customer.

In preparing such policies, factors such as Customer's background, nationality, business activities, position, or other risk indicators should be considered.

Item c.

Monitoring of customer's account and transaction is an essential part of the implementation of Know Your Customer Principles.

In order to monitor and reduce the risks, Bank shall recognize the activity and characteristic of customer's transaction.

Item d.

Risk management policy and procedure cover –among others- oversight management, clear delegation of authority and segregation of duties, internal control with regular monitoring, as well as on-going employee training program.

Article 3

Paragraph (1)

The Bank Board of Directors shall be fully committed to the implementation of Know Your Customer Principles effectively. The Know Your Customer Principles have particular relevance to the safety of bank business, in that:

- a. they constitute an essential part of bank risk management as the basis for identifying, limiting and controlling exposure of bank assets and liabilities to risks;
- b. they help protecting the bank's reputation and integrity of banking systems by reducing possibility of Bank becoming a vehicle or victim of financial crimes.

Paragraph (2)

Self Explanatory

Paragraph (3)

Special unit as referred to in this paragraph is not an integral part of risk management unit

Article 4

Paragraph (1)

Items a to c

Self Explanatory

Item d

In case the beneficial owner identification is not provided, the Customer shall act for him/herself.

Paragraph (2)

Bank shall simply file copy of the documents, but the Customer shall disclose the original documents for approval.

Paragraph (3)

Verification of the authenticity of customer identification supporting documents covers at least verification of all documents related to customer identification in order to certify that they are factually in agreement with the Customer's condition.

Paragraph (4)

The implementation of the Know Your Customer Principles covers face-to-face customer and non-face-to-face customer relation such as customer conducts transaction by phone, correspondence and electronic banking.

The meeting between bank and customer can be held by a special officer or any person representing the bank to get assurance on the customer identification.

Paragraph (5)

Self Explanatory

Article 5

Letter a

Item 1)

Customer's identification documents are –among others- ID card, driving license or passport completed with information about permanent address if it differs from that stated in document.

Item a).

Self Explanatory

Item b).

Self Explanatory

Item c).

Self Explanatory

Item d).

Self Explanatory

Item 2)

The information on customer's occupation includes business address and business activity of the company.

In case the customer is unemployed, the bank shall obtain data on customer's source of income.

Item 3)

Self Explanatory

Item 4)

Self Explanatory

Letter b

The meaning of Corporate includes foundation and other similar agency.

Item 1)

Letter a) Self Explanatory

Letter b) Self Explanatory

Letter c) Self Explanatory

Letter d) Self Explanatory

Item 2)

Letter a) Self Explanatory

Letter b) Self Explanatory

Letter c)

If the prospective customer does not have the tax I.D. number or NPWP yet when applying to a Bank, such customer shall provide copy of the tax I.D. number application. After the customer obtains a tax I.D. number (NPWP), the bank shall request for this NPWP.

If the prospective customer is not required to have a tax I.D. number (NPWP), the prospective customer shall make statement that it is not required to have one.

Letter d)

The description of the company business activity includes information on business sector, customer's profile, business address and phone number.

Letter e) Self Explanatory

Letter f) Self Explanatory

Letter g) Self Explanatory

Letter h) Self Explanatory

Letter c

Self Explanatory

Letter d

Self Explanatory

Article 6

Paragraph (1)

Self Explanatory

Paragraph (2)

Self Explanatory

Paragraph (3)

Self Explanatory

Paragraph (4)

Letter a.

Item 1)

Self Explanatory

Item 2)

The Power of Attorney also explains the nature of arrangement.

Item 3)

Self Explanatory

Letter b

Item 1)

Self Explanatory

Item 2)

Self Explanatory

Item 3)

Self Explanatory

Item 4)

The Power of Attorney also explains the nature of arrangement.

Item 5)

Self Explanatory

Paragraph (5)

Self Explanatory

Article 7

Self Explanatory

Article 8

Paragraph (1)

Documents as mentioned in this Paragraph are customer identification documents which are not financial documents as stipulated in the Act No. 8 of 1997 concerning Corporate Documents.

Paragraph (2)

Self Explanatory

Article 9

The Information system shall support bank to trace individual transaction, if needed, for internal and or Bank Indonesia requirement, and also in relation to court case.

The tracing of individual transaction includes customer identity, identity of customer's counterpart, transaction's instrument, date of transaction, amount and denomination of transaction, and source of transaction fund.

The customer characteristic includes the overall characteristic of transaction, the nature of customer transaction and the nature of customer relationship with a Bank.

Article 10

Self Explanatory

Article 11

Letter a.

Self Explanatory

Letter b.

The delegation of authority includes the limitation of bank officer's authority over account management or customer transaction.

Letter c.

The segregation of duties includes the segregation of decision-making function and operation function

Letter d.

The role of internal control is to evaluate and assure compliance, and to evaluate the policy and procedure of applied Know Your Customer Principles. The function of internal control is to provide independent assessment of the implementation of bank policy and procedure including compliance with the prevailing regulation.

Letter e.

Self Explanatory

Article 12

The meaning of individual holding important public positions includes public officers as referred to in the Act No. 28 of 1999 concerning The Good Governance of State Administration, namely Public Officers carrying out executive, legislative or judicative, and other Public Officers with main function and duties associated with State Administration according to prevailing acts, as well as the parties related to those public officers, such as

- a. company owned and managed by public officer;
- b. the immediate family of public officer includes the person's parents, siblings, spouse, children and in-laws;
- c. a close associate of a public officer is a person who is widely and publicly known to maintain an unusually close relationship with the public officer.

This provision also includes foreign public officers.

The meaning of a suspicious transaction is a transaction that is not consistent with a customer's profile and characteristic. Therefore the first key to recognize a suspicious transaction is by knowing the usual customer's transaction.

Article 13

Self Explanatory

Article 14

Paragraph (1)

Self Explanatory

Paragraph (2)

Self Explanatory

Article 15

Paragraph (1)

Self Explanatory

Paragraph (2)

Self Explanatory

Article 16

Paragraph (1)

Self Explanatory

Paragraph (2)

Self Explanatory

Paragraph (3)

Self Explanatory

Article 17

Paragraph (1)

Provision in this article is applied to a Customer who does not intend to open an account with the Bank, but just using banking services such as transfer of money, purchase of travelers cheque.

Paragraph (2)

Self Explanatory

Article 18

Paragraph (1)

Self Explanatory

Paragraph (2)

Self Explanatory

Article 19

Self Explanatory

Article 20

Self Explanatory

SUPPLEMENT TO THE STATE GAZETTE YEAR 2001 NUMBER 4107

ANNEX I BANK INDONESIA REGULATION NO. 3/10/PBI/2001 DATED JUNE 18, 2001

EXAMPLES OF SUSPICIOUS TRANSACTIONS

1. Money laundering using cash transactions

- (a) Unusually large cash deposits made by an individual or company, whose ostensible business activities would normally be generated by cheques and other non-cash instruments.
- (b) Substantial increases in cash deposits of any individual or business without apparent cause, especially if such deposits are subsequently transferred within a short period out of the account to a destination not normally associated with the customer.
- (c) Cash deposits by means of numerous credit-slips, so that the total amount of the deposits is unremarkable.
- (d) The use of company accounts for cash transactions, which are usually done using cheques or other non-cash instruments.
- (e) Cash payment or deposit to cover requests for banker's drafts, money transfers or other marketable money instruments.
- (f) Exchange of large quantities low denomination cash notes for those of higher denomination.
- (g) Highly frequent exchange of cash into other currencies.
- (h) Branches that have a great deal of cash transaction activity compared to size of their activities.
- (i) Cash deposits containing counterfeit notes.
- (j) Transfers of large sums of money to or from other countries with instructions for payment in cash.
- (k) Large cash deposits using night safe facilities to avoid direct contact with bank staff.

2. Money Laundering Using Bank Accounts

- (a) Customers who wish to maintain a number of beneficiary owner's accounts, which do not appear consistent with the type of their business.

- (b) Customers who have numerous accounts and deposit small amount cash to each of them, totaling to a large amount credit.
- (c) Any individual or company whose account is used to receive or disburse large sums of money which have no obvious purpose or relationship to the account holder business.
- (d) Providing information that is difficult or expensive for the banking institution to verify.
- (e) Matching of payments with cash deposits into the customer's account on the same or previous day.
- (f) Large cash withdrawals from a previously dormant/inactive account, or from an account which has received a large credit from abroad.
- (g) Customers who together and simultaneously communicate with different tellers to conduct large cash or foreign exchange transactions.
- (h) Companies' representatives always avoid contacting with bank's officer.
- (i) Substantial increases in cash deposits or negotiable instruments by a company, into the company's client account, especially if the deposits are promptly transferred to other client's accounts.
- (j) Customers who decline to provide additionally important documents or information, that in normal circumstances would make them eligible for obtaining credit or other banking services.
- (k) Customer's refusal to normal banking facilities provided by bank, such as higher interest rate offered to account balances with certain amounts.
- (l) Large number of individuals making payments into the same account without an adequate explanation.

3. Money Laundering Using Investment Related Transactions

- (a) Purchase of securities to be held by the banking institution in safe custody, while this does not appear appropriate given the customer's apparent standing.
- (b) Back to back deposit/loan transactions between a bank with a subsidiary or affiliate of a company, or banking institution in other countries known as drug trafficking areas.
- (c) Requests by customers for investment management services with unclear source of funds or inconsistent with the customer's apparent standing

- (d) Any transactions with unknown counterpart or transactions with unusual nature, size or frequency.
- (e) Investor introduced by a bank, affiliation or other investors in countries where production of drugs trafficking may be prevalent.

4. Money Laundering by Off-Shore International Activity

- (a) Customer introduced by an overseas branch, affiliate or other banks located in countries where production of drugs or drug trafficking may be prevalent.
- (b) Use of letters credit and other of trade finance instruments to move funds between countries where such trade is not consistent with the customer's business activities.
- (c) Customer transfer and remittance in large amount to or from countries which are commonly associated with the production, processing, and or marketing of drugs or terrorist activities.
- (d) Building up large balances inconsistent with the characteristic of customer's business turnover, which are subsequently transferred to other countries.
- (e) Electronic fund transfers by customers without explanation or without passing through an account.
- (f) Frequent request for travelers cheques, foreign currency draft, or other negotiable instruments
- (g) Frequent payment by travelers cheques or foreign currency drafts, particularly if issued by other countries.

5. Money Laundering involving Bank Employees and Agents

- (a) Increase in the welfare of bank employee and agent in large amount without adequate explanation.
- (b) Any dealing with an agent, where identity of the ultimate beneficiary or counterparty is undisclosed.

6. Money Laundering by Secured and Unsecured Lending

- (a). Customers who repay troubled loans unexpectedly.
- (b) Request for loans against assets held by a banking institution or a third party, the origin of which is unknown or inconsistent with the customer's financial standing.

- (c). Request by a customer for financing facilities from a banking institution, for which the customer's source of financial contribution is unclear, particularly if a property is involved.

ANNEX 2 BANK INDONESIA REGULATION NO. 3/ 10 /PBI/2001 DATED JUNE 18, 2001

MONEY LAUNDERING : REPORTING OF SUSPICIOUS TRANSACTIONS*)

REPORT NO.	
NAME OF BANK	
BRANCH ADDRESS AND TEL. NO.	
ACCOUNT NAME (S) (In full)	
DATE OF OPENING	
REFERENCES	
CUSTOMER IDENTIFICATION**)	
BENEFICIAL OWNER IDENTIFICATION ***)	
ADDRESS OF SUBJECT	
DETAILS OF INFORMATION INDICATING SUSPICIOUS TRANSACTION, SUCH AS: ?? SOURCE OF FUND ?? DEBIT OR CREDIT ?? AMOUNT ?? DATE OF SUSPICIOUS TRANSACTIONS CURRENCY USED	
OTHER RELEVANT INFORMATION	

*) This form can be adjusted by Bank to add necessary information and data.

**) Customer identification shall be referred to in Article 6

***) Beneficial owner identification shall be referred to in Article 6

Date of report :

Signature of Bank Officer :

Name of Bank Officer :