

Financial Institution Name:

NATIONAL BONDS CORPORATION SOLE PROPRIETORSHIP P.S.C

Location:

Parcel ID: 321-226, 6th Floor, Section C, Building Owned by Dubai International Real Estate – Al Mina Road, Adjacent to the Union Flag - 2nd December St

I. General AML Compliance

1. Does your company have a Board-approved AML compliance program applied to all branches and subsidiaries?	☐ Yes	☐ No
2. Does your program include a designated Compliance officer that is responsible for coordinating and overseeing the AML compliance program on a day-to-day basis? Please indicate name, phone number and email of designated Compliance Officer?	☐ Yes	☐ No
Name:	Phone:	
Email:		
3. Have you developed written policies documenting the processes that they have in place to prevent, detect and report suspicious transactions that have been approved by your Board?	☐ Yes	☐ No
4. Does your company have a policy prohibiting accounts/relationships with shell banks (a shell bank is defined as a bank incorporated in a jurisdiction in which it has no physical presence and which is unaffiliated with a regulated financial group)?	☐ Yes	☐ No
5. Does your company have policies covering relationships with politically exposed persons consistent with industry best practices?	☐ Yes	☐ No
6. Does your company have appropriate record retention procedures pursuant to applicable law?	☐ Yes	☐ No
7. Is your company subject to general examinations by the government regulator/supervisor that issued your license? If yes, then when was your company's AML compliance program last examined or reviewed by the government regulator/supervisor?	☐ Yes	☐ No
8. In addition to general examinations by the government supervisors/regulators, do you have an internal audit function or other independent third party that assesses your AML compliance program at periodic intervals?	☐ Yes	☐ No
9. Has your company had any regulatory or criminal enforcement actions resulting from violation of AML laws and regulations in the past five years? If so, describe the deficiencies that led to the enforcement and the remediation actions undertaken.	☐ Yes	☐ No
10. Is your company's AML compliance program applicable to branches and subsidiaries both in the home country and in locations outside of that jurisdiction?	☐ Yes	☐ No

II. Know Your Customer and Due Diligence

11. Has your company implemented processes for the identification of its customers, including customer information on whose behalf it maintains or operates accounts or conducts transactions?	☐ Yes	☐ No
12. Does your company collect information regarding its customers' source of funds?	☐ Yes	☐ No
13. Does your company take measures to verify the customer information it obtains during account opening?	☐ Yes	☐ No
14. Does your company have procedures to establish a record for each customer noting their respective identification documents and Know Your Customer Information?	☐ Yes	☐ No
15. Does your company assess its FI customer's AML compliance programs?	☐ Yes	☐ No

III. Risk Assessment and Enhanced Due Diligence

16. Does your company perform a risk assessment of its customer base and their transactions?	☐ Yes	☐ No
17. Does your company determine the appropriate level of Enhanced Due Diligence (EDD) measures necessary for those categories of customers and transactions that you have reason to believe pose a heightened money laundering or terrorist financing activity risk?	☐ Yes	☐ No
18. Does your company take steps to understand the normal and expected transactions of its customers based on its risk assessment of its customers?	☐ Yes	☐ No

IV. Reportable Transactions and Prevention and Detection of Transactions with Illegally Obtained Funds

19. Does your company have policies or practices for the identification and reporting of transactions that are required to be reported to the authorities?	☐ Yes	☐ No
20. Does your company have procedures to identify transactions structured to avoid large cash reporting requirements?	☐ Yes	☐ No
21. Does your company have policies to reasonably ensure that you only operate with correspondent banks that possess licenses to operate in their countries of origin?	☐ Yes	☐ No

V. Transaction Monitoring

22. Does your company have a monitoring program to identify unusual and potentially suspicious activity including funds transfers and monetary instruments?

☐ Yes

☐ No

VI. Sanctions Screening

23. Is your company or any of its subsidiaries, branches or operations required to comply with sanctions administered by the United Nations Security Council ("UNSC") or a Sanctions Committee acting for the UNSC or any other internationally administered sanctions (collectively, "Sanction Lists")?

☐ Yes

☐ No

Please list the relevant sanctions that you monitor

24. Did your Company develop written policies and procedures documenting the process and controls that are currently in place to prevent the acquisition or retention of clients who are the subject of any Sanction List?

☐ Yes

☐ No

25. Is your company or any of its subsidiaries, located, organized or operating in a country or territory that is the subject of sanctions administered by UNSC or other internationally administered sanctions?

☐ Yes

☐ No

If yes, please list the relevant countries that you operate

VII. AML Training

26. Does your company provide AML training to relevant employees that includes identification and reporting of transactions that must be reported to government authorities?

☐ Yes

☐ No

27. Does your company communicate new AML related laws; changes to existing AML regulations and policies; and other AML related news/information to relevant employees?

☐ Yes

☐ No

28. Does your company retain records of its training sessions including attendance records and relevant training materials used?

☐ Yes

☐ No

29. Does your company employ third parties to carry out some of your AML compliance program responsibilities?

☐ Yes

☐ No

30. If answer to question 29 is Yes, does your company exercise appropriate trainings and oversight over the activities performed by the third parties?

☐ Yes

☐ No

Additional Information

(Please indicate which question the information provided below is referring to) **N/A**

Name:

Title:

Phone Number

Email:

Signature:

Date: