

Customer Due Diligence & Risk Profiling Form (Individual)



Guaranty Trust Bank Ltd
RC 152321

This form is to be completed by the Relationship Officer

Customer's Details

Title: Account Name: _____

BVN:

Account Number (NUBAN):

Type of Account: Current Savings Others _____
(Please specify)

Know your Customer (KYC)

Customer Classification Code: Description: _____

Economic Sector Code: Description: _____

Type of Depositor Code: Description: _____

Anti-Money Laundering Risk Rating: Low Medium High

Level: Tier 1 Tier 2 Tier

Documentation checked and originals sighted: Yes No

Utility bill submitted: Yes No
(Compulsory for all individual account)

Customer Address Verification/Call Memo

Address visited: _____

Comment on Location - Landmarks: _____

Description and Color of building: _____

Name of Visiting Staff: _____ Signature: _____

Date of Visitation: _____

Customer Profile Form (CPF)

CUSTOMER'S AML RISK CATEGORY

	(1-3)
Country of Residence	
Country of Citizenship	
Nature of business activities/occupation	
Length of relationship with the Bank	
Usage of Bank's products and services	
Total Weighted Average (WA) Score	

	Score < 1.5	Low	1.6 < Score < 2.5	Medium	Score > = 2.5	High
Customer Category Code	1		2.5		3	
Justification of customer risk rating						

Enhanced Due Diligence (EDD)

Account Segments (Please tick below)

Private Banking Non-Resident-Nigerians (NRN) DNFBPS Political/Public Officer
 (Level/Portfolio) Civil Servant (Level/Portfolio) Financial Institutions
 Oil and Gas Others (Specify) _____

Financial Network

Volume of Assets/Turnover _____

Nature of Business/ Occupation

Industry _____ Sector _____

Name of Signatories

S/N	Name	BVN	Type	ID Number	PEP Status (yes/no)	Social Media Handle

Authentication of Politically Exposed Persons

Is the customer a Politically Exposed Person? Yes No

If yes please provide details _____

Source of wealth _____

Comments and findings _____

First Transaction

Sender/Beneficiary	Amount	Currency	Purpose of Transaction

Certification

As the account officer for the above named prospective customer(s) of the bank, I hereby certify that I have carried out the relevant due diligence to establish the identity, address and nature of business of the prospective customer and their eligibility as an account holder with the bank. On the basis of information arising from my discussions with the prospective customer and due diligence, I hereby confirm that the information contained herein and my AML risk rating of the prospective customer is a true representation of the Customer's profile and in line with the bank's guidelines.

I acknowledge that it shall be my responsibility to continuously monitor the account holder(s)/the account activity and to promptly inform Compliance Office, if at any point in time, there is (are) profound change(s) in the standing of the account holder(s) and/or suspicious transaction on the account.

Account Officer's Name & Signature

Date:

Relationship Manager's Name & Signature

Date: