

Date of visit

Time of visit _____

Location _____

CDD completion date

Type Onboarding (New/Additional) Periodic Review

Customer New to Bank Existing

1. Personal Details

Customer Name _____ CIF number _____
(full name as per Passport) (for existing customers)

*Is the customer multiple passport/nationality holder? Yes No #If yes, list the nationalities below

S.No	Nationality
1	
2	
3	

*Does the customer hold valid UAE residence visa or is a UAE/GCC National? Yes No #If yes, residence in UAE since _____

*Is the customer:

- a) a national from sanction country and he is self employed? Yes No
- b) a private banking customer with portfolio account? Yes No
- c) a non-resident customer? Yes No
- d) a Nigerian National? Yes No

*Country of Normal Residence _____
(Normal residence means the place where a person usually lives because of personal and occupational ties)

2. PEP Identification (Politically Exposed Persons)

*Is the customer a PEP? Yes No #If yes, complete PEP Assessment Form

3. Purpose and Intended Use of Account

What is the purpose of this account? Personal (salary / expenses / savings) Investment Others (specify) _____

*Will the account be used for business activities? Yes No

*Will the customer transaction include those with sanction countries? Yes No #If yes, the customer is required to complete the 'Customer Compliance Declaration - Individual'

4. Products

*What banking products / services are expected to be availed / availed by the customer ?

- Basic Banking (Current, Savings, Deposit) Private Banking / Wealth Management (Takaful, Portfolio Investments) Safe Deposit Lockers# Brokerage Services to Funds
- Cards (Credit, Prepaid, Corporate) Execution only Stock Broker (ENBD Securities) Hold Mail Asset Management / Investment Management
- Finance (AF, PF, HF) Private Equity Others (specify) _____

#Holds Safe deposit locker(s) / rent box(es) total measuring more than 70cm x 70cm x 70cm with EI only? Yes No #If yes, number of boxes _____

5. Employment and Income Details

What is the customer income status? Employed Self employed Not Employed/Others(specify) _____

Company name _____

Company Address _____

Position / Title _____ Years in Employment / Business _____

If employed

Monthly salary (AED) _____ Additional monthly income (AED) _____

Estimated total annual income(AED) _____ Salary transferred to Emirates Islamic Yes No

If self employed

Monthly Business income (AED) _____ Additional monthly income (AED) _____

Estimated total annual income (AED) _____ Type of Entity _____ % of Ownership _____

Nature of Business/Occupation _____
(Including countries in which it operates, no. of employees, no. of offices etc.type of business transactions)

If not employed/Others

(Specify the source of wealth in section 6)

Monthly income (AED) _____ Additional monthly income from _____ Any other monthly income (AED) _____
property/investments (AED)

Estimated total annual income (AED) _____ Estimated total Net Worth (AED) _____

6. Source of Wealth

(Specify the respective source of income that has generated customer's wealth)

- Salary Earnings Business Earnings Investment Income Sale of Company/Business
 Sale of Property Gift/ Inheritance Others (specify) _____

Provide a detailed explanation on customer's source of wealth

7. Source of Funds for Initial Deposit

(This section is not applicable for ongoing reviews)

 Amount (AED) _____ Mode Cash Cheque# Remittance#

#Specify the name of Bank and Country _____

Source of Funds for Initial Deposit _____

8. Monthly anticipated transaction pattern (in AED)

Transactions Type	Value Credit	Frequency/number of transactions	Value Debit	Frequency/number of transactions
Cash				
Internal Transfers				
Cheque				
Remittance	Bank name and country		Bank name and country	
	Bank name and country		Bank name and country	
	Bank name and country		Bank name and country	
	Bank name and country		Bank name and country	
Total (total value of all types of transactions mentioned in above table)				
Expected eventual size of relationship / Expected balance in the account (AED)				

9. Relationship with Group (ENBD, EI, KSA, UK, India, Egypt & Singapore)Does the customer hold any relationship with Group in individual capacity or as related party to any entity? Yes No #If yes, fill in below table

Account Name	CIF Number	Business unit, Location and Relationship

10. Relationship with other BanksDoes the customer have any existing relationships with other Banks? Yes No #If yes, fill in below table

Bank name and Account Name	Estimated relationship value (in AED)	Banking since
		MMM-YY
		MMM-YY
		MMM-YY
		MMM-YY

11. Business Recommendation / Summary / Additional information

(Specify additional information about the customer (customer/business profile, rationale of opening account for non-resident, details of any third party transactions. Provide relevant information which would significantly contribute towards the analysis of the risk profile of the customer.)

12. Any Sanction Indicator

(This section is applicable only in case customer is a national of a sanctioned country and/or has any sanctions indicia)

1. The customer is required to complete the 'Customer Compliance Declaration-Individual'

I confirm that I did not identify any sanction concerns based on the 'Customer Declaration' and customer due diligence review

2. The RM must validate the permanent ('normal') residency outside the sanctioned country

I confirm that I have validated the customer's permanent ('normal') residency outside the sanctioned country by considering the following (minimum 2) factors:

- Copy of valid UAE Residence Visa
- Review of all pages of the passport(s) and confirm that there were no visits/not more than 3 visits to any sanctioned country during the period of last 6 months
- Confirmation regarding multiple passport/nationality. If yes, obtained copy of all passports held and confirm that there were no visits/not more than 3 visits to any sanctioned country during the period of last 6 months
- Copy of 2 months recent utility bills (Electricity, Water, Gas, Landline only) with a normal range of consumption (minimum of AED 200). The utility bill/additional document should clearly provide the physical address of the customer and not limited to P.O. Box and should be current (not more than 3 months old from the date of submission)
- Review of transactional activity over account and confirm it to be outside the sanctioned country
- Copy of electronic and/or Smart Government information and confirm that there were no visits/not more than 3 visits to any sanctioned country during the period of last 6 months
- Others – attach approval from HRA Approval Unit /Compliance

13. Business Sign-Offs

The above information is a true reflection of my knowledge about the relationship. I recommend that the relationship to be established/ continued with the bank.

	Recommended by	Approved by
Staff ID		
Staff Name		
Designation		
Signature		
Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Notes:

- All fields are mandatory, in case any field is not applicable; kindly mention 'Not Applicable'. No fields to be left blank.
- For Joint account holders separate CDD form should be completed for each account holder.
- In case of lack of space, please attach separate report to include additional information.
- For guidelines on how to complete these forms, refer to 'Explanatory Notes on CDD forms'/Manual for Identification and Verification of Customers.