

Please note that for customers categorised as PEP or Associates, the joint approval of the Managing Director or his nominee and the Head of Compliance Monitoring shall be required for the operation of the account. All other accounts categorized as high risk must be validated by both Branch Manager and AMLO.

SOCIETE GENERALE GHANA
KNOW YOUR CUSTOMER - KYC
FOR INDIVIDUAL

BUILDING TEAM SPIRIT TOGETHER



KYC FORM FOR INDIVIDUAL

Branch: **Account for natural person** **Account for Professional**

Account Type..... **KYC No.:**

Customer name:..... **Account opened on:**/...../.....

Maiden name:..... **Date and place of birth:**...../...../.....

Address:..... **Tel:**.....

E-mail:..... **Tax ID No.**

Account number **Delta ID No:**

INVOLVED IN MARKET Yes No Relationship with the Bank Yes No

Credit Reference Declaration Yes No **BHFM Customer Segment Code**

Checklist

Labo on Line query for holder and agent (copy of the query) Negative Positive

If positive has AMLO validated? Yes No

Identity Verified Using: National identity Voters NHIS Drivers Licence
 Passport Other (Specify).....

Proof of occupation: Pay slips Income tax return Pension document
Other: (specify)

For Professionals: Professional ID card certificate of incorporation
Extract from the trade register

Proof of Residence: Electricity bill water bill gas bill landline telephone bill
 Tenancy Agreement Other: (specify)

Does the customer own or rent his/her main home? Owner Tenant

If housed gratuitously: Certificate and Identity card of the signee Yes No

Nationality:.....

Is the customer resident in Ghana: Yes No (If No, reason for opening the account)

Is the customer a citizen or resident in a high risk country? Yes No

Is the customer a/an.: Student Illiterate Pensioner None

Is the customer politically exposed or associated with Politically Exposed Persons (PEP)? Yes No
(If yes, indicate PEP status or relationship)

If PEP, has the account opening been approved by Senior Management (MD/CMG)? Yes No

Sources of income/funds Salary Allowance Pension Others (specify)

Is the customer's source of funds from 'sensitive' activity? No Yes (If yes, indicate activity)

Is the customer's source of funds from High Risk Country? No Yes (If yes, indicate country)

Purpose for Opening Account

Economic Agent Code.....Field of Activity /Occupation:

Main types of transactions planned:.....

Expected Deposit/ Inward Transfers per month

Expected Withdrawals / Outward Transfer per month.....

Estimated Annual Income

International transactions planned? : No Yes (If yes, with which country and currency)

Customer classification according to AML-CFT risk:

Low Risk

Standard Risk

High Risk:

If High Risk client, reason: *Status:* Yes No

Country of residence: Yes No

Customer's business: Yes No

For a High Risk client:

Applicant Wealth Generated From

Evidence of Source of Wealth

Estimated Net Worth

File validation

	Customer Advisor (URO)	Branch Manager	AMLO/*CMG	*Managing Director
Name:				
Date:				
Signature:				
Comments				