



Please complete in BLOCK CAPITALS

Business status	New business	Existing business		
Account number				
Business name				
Trading name (if different from business name)				
Does your organisation have a licence/ permission to operate?	Yes	No – licence not required		
Is the business VAT registered?	Yes	No		
<i>if yes, please specify VAT number</i>				
Number of employees the business has including all directors				
Where does the business operate from?	Home-based business	Single premise	Multiple premises	
Purpose of the account				
What is the purpose of the account? (Please select all that apply)	Business savings	Receipt of business turnover	Trade finance transactions	
	Business transactions	Receipt of rental income (<i>please provide details</i>)		
	Receipt of investment income (<i>please provide details</i>)			
	Other			
<i>if other, please specify</i>				
Source of funds				
(Please select all that apply)	Savings	Investments	Loan repayments	Business takings
	Other			
<i>if other, please specify</i>				

1. About the business

1.1 Business model

Does the business sell or manufacture products or provide a service?	Products	Services
Please describe the nature of business the client is engaged in, including details of the products and services offered		

1.1.1. Major Buyers & Suppliers

Please describe who are their trading partners, who do they buy from and who do they sell to	
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1.1.2. Countries they trade in

Please list all countries (including UK) in which the business generates its revenue from – list the largest first	
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1.1.3. Countries they purchase from

Please list all countries (including UK) from which the business purchases goods/services from – list the largest first	
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1. About the business

1.2 Business Turnover

Please describe the annual turnover of the company from the sale of goods/services to customers

1.3. Background information on ownership structure, shareholders, partners, beneficial owners, controllers

1.4 Is anyone listed above or any member of his/her family a public official?

1.5 Any other relevant information

2. Expected activity in the account

2.1 Expected initial deposit

£0 – £10,000	£10,001 – £25,000	£25,001 – £50,000
£50,001 – £100,000	£100,001 – £250,000	£250,001 – £500,000
£500,001 – £1,000,000	£1,000,001 and above	

What is the regular deposit amount to be maintained in the account? (£)

2.2 Expected average deposit/assets/funds

£0 – £10,000	£10,001 – £25,000	£25,001 – £50,000
£50,001 – £100,000	£100,001 – £250,000	£250,001 – £500,000
£500,001 – £1,000,000	£1,000,001 and above	

2.3. Expected monthly business income

£0 – £10,000	£10,001 – £25,000	£25,001 – £50,000
£50,001 – £100,000	£100,001 – £250,000	£250,001 – £500,000
£500,001 – £1,000,000	£1,000,001 and above	

Will your regular business income be paid into this account?

Yes No

2.4. Expected monthly credit turnover

£0 – £10,000	£10,001 – £25,000	£25,001 – £50,000
£50,001 – £100,000	£100,001 – £250,000	£250,001 – £500,000
£500,001 – £1,000,000	£1,000,001 and above	

3. Transaction profiling

3.1 Transaction types

Cash transactions Cheques Domestic remittance
Foreign remittances Credits (finance, mortgages, advances)
Other

if other, please specify

3.2 Do you intend to make regular cash transactions in this account?

Yes No

Expected
Monthly Activity
Amount

Cash in	Cash out	UK Inward Payment	UK Outward Payment	International Inward Payment	International Outward Payment

Purpose / Reason

Source of Funding

3.3 Please describe source of any other credits you expect into your account

How much do you expect these other credits to total on a monthly basis? (£)

3. Transaction profiling (continued)

3.4 Do you expect to make payments to or receive payments from countries other than the UK?

Yes No

If yes, which countries do you expect these payments to be to / from? (Select at least one and provide details below)

Afghanistan	Cook Islands	Isle Of Man	Netherlands	Swaziland
Albania	Costa Rica	Israel	New Zealand	Sweden
Algeria	Cote D'Ivoire	Italy	Nicaragua	Switzerland
American Samoa	Croatia	Jamaica	Niger	Syria
Andorra	Cuba	Japan	Nigeria	Taiwan
Angola	Curacao	Jersey	Niue	Tajikistan
Anguilla	Cyprus	Jordan	North Korea	Tanzania
Antigua and Barbuda	Czech Republic	Kazakhstan	Norway	Thailand
Argentina	Denmark	Kenya	Oman	Timor-Leste
Armenia	Djibouti	Kiribati	Pakistan	Togo
Aruba	Dominica	Kosovo	Palau	Tonga
Australia	Dominican Republic	Kuwait	Panama	Trinidad & Tobago
Austria	Ecuador	Kyrgyzstan	Papua New Guinea	Tunisia
Azerbaijan	Egypt	Lao People's Democratic Republic	Paraguay	Turkey
British Virgin Islands	El Salvador	Republic	Peru	Turkmenistan
Bahamas	Equatorial Guinea	Latvia	Philippines	Turks & Caicos
Bahrain	Eritrea	Lebanon	Poland	Tuvalu
Bangladesh	Estonia	Lesotho	Portugal	U.A.E.
Barbados	Ethiopia	Liberia	Puerto Rico	Uganda
Belarus	Fiji	Libya	Qatar	Ukraine
Belgium	Finland	Liechtenstein	Romania	United Kingdom
Belize	France	Lithuania	Russian Federation	United States
Benin	Gabon	Luxembourg	Rwanda	United States Virgin Islands
Bermuda	Gambia	Macau	Samoa	Islands
Bhutan	Gaza Strip	Macedonia	San Marino	Uruguay
Bolivia	Georgia	Madagascar	Sao Tome & Prin.	Uzbekistan
Bosnia-Herzegovina	Germany	Malawi	Saudi Arabia	Vanuatu
Botswana	Ghana	Malaysia	Senegal	Vatican City State (Holy See)
Brazil	Gibraltar	Maldives	Serbia	Venezuela
Brunei Darussalam	Greece	Mali	Seychelles	Vietnam
Bulgaria	Grenada	Malta	Sierra Leone	West Bank (Palestinian Territory, Occupied)
Burkina Faso	Guam	Marshall Islands	Singapore	Yemen
Burundi	Guatemala	Mauritania	Slovakia	Zambia
Cambodia	Guernsey	Mauritius	Slovenia	Zimbabwe
Cameroon	Guinea	Mexico	Solomon Islands	
Canada	Guinea Bissau	Micronesia	Somalia	
Cape Verde	Guyana	Moldova	South Africa	
Cayman Islands	Haiti	Monaco	South Korea	
Central African Rep	Honduras	Mongolia	South Sudan	
Chad	Hong Kong	Montenegro	Spain	
Chile	Hungary	Montserrat	Sri Lanka	
China	Iceland	Morocco	St Kitts & Nevis	
Colombia	India	Mozambique	St Lucia	
Comoros	Indonesia	Myanmar	St Maarten	
Congo (Brazzaville)	Iran	Namibia	St Vincent & Gren	
Congo, the Democratic Republic	Islamic Republic of Iraq	Nauru	Sudan	
	Ireland	Nepal	Suriname	

4. Reason for banking

Reason for banking	Referral by existing client Products / service offering Security / trust / reliance	Referral by staff Geographical presence / network No referral	Referral by Lawyer / accountant Other
<i>if other, please specify</i>			

5. Current bank account details

Do you have any other existing current account with other bank / building society?

Yes No

Name of bank / building society

Sort Code

Account Number

Years with this bank / building society

Do you hold any bank accounts outside the UK?

Yes No

Name of bank / building society

Sort Code

Account Number

Prepared by

Relationship Manager Signature

Place

Date (DD/MM/YYYY)

/ /

PRINT NAME

FOR BANK USE ONLY

ADDITIONAL COMMENTS

Know Your Client – Sirat Business Account (Addendum)

Account title			
Risk classification	High	Medium	Low
<i>why is the account classified as high risk?</i>			

Risk information

Have Accuity / Google searches been conducted on the client and / or any associated parties?	Yes	No
Any other relevant information which could expose the Bank to AML and / or reputational risk <i>(Provide mitigating comments on any adverse information and RM's confirmation for continuation of relationship)</i>		
Any information in public sources which is relevant for the purpose of due diligence		

Source of Wealth (Ascertaining the legitimacy of the source of funds and wealth is a regulatory requirement and evidence of this must be obtained.)

Please describe client's wealth generation	
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Supporting Evidence

Examples of supporting documentary evidence in relation to Source of Funds and Source of Wealth

(Please note this list is not exhaustive and only includes some of the most common models)

Employment	Copy of recent pay slips Employer confirmation of income e.g. HR letter If self-employed, copy of recent accounts (detailing dividends) Bank statements (for last six months) that include salary payment deposits from your named employer Tax returns where applicable
Business Ownership	Proof of ownership Audited Financial Statements Recent dividend statements
Rental Income and / or Sale of Property	Copy of mortgage statement / Land Registry document Proof of the sale of property / Copy of confirmation of sale e.g. from a lawyer or solicitor / Copy of solicitor's statement of completion Signed letter from lawyer / attorney
Inheritance	Grant of probate (with copy of the will) Lawyer / attorney's letter Account statements and other documentation identifying the assets inherited
Pension, Retirement Income	Bank statements (most recent three months) showing deposits from named employer / pension fund / social security Annual pension statement
Gifts	Evidence of withdrawal from another bank account Account statement and the documentation identifying the gift and the identity of the donor Letter from an accountant / lawyer confirming the details of the gift
Finance	Finance Agreement Account statement identifying the finance payment and the identity of the recipient

Please note – original documents or certified copies must be obtained.

Relationship Manager Signature	
Date (DD/MM/YYYY)	/ /
PRINT NAME	

Any other information

[Redacted area]

Any other information

[Redacted area]



Habib Bank AG Zurich is the trading name of Habib Bank Zurich plc.
Registered office: Habib House, 42 Moorgate, London EC2R 6JJ.
Registered in England and Wales: Company registered number: 08864609.

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and the Prudential Regulation Authority under registration number 627671.
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HBUK 011 Sirat – 01.04.2019