

Enhanced Customer Due Diligence (EDD)

EDD as required under:

- Section 16 of the AMLA; and
- Paragraph 14 of the AML/CFT and TFS for DNFBPs and NBFIs.

Circumstances when EDD applies:

- Dealing with foreign PEPs
- Dealing with person from higher risk countries
- For gatekeepers (lawyers, accountants, company secretaries and trust companies), where nominee services are provided
- Customer assessed as having higher ML/TF risks based on customer risk profiling

Note:

For enhanced on-going due diligence, higher frequency of transaction monitoring is required to enable reporting institutions to identify any anomalies.

Individual name of higher risk customer/PEP (Include NRIC or Passport No)	000101102563 PINANG MOI
Customer/PEP's role in Legal Person/Legal Arrangement, where relevant	Customer

For higher ML/TF risk customers	
Source of Fund/ Source of Wealth	SHOP
Additional Information on Customer and Beneficial Owner	G
For customer subject to EDD – To be approved by Senior Management of the Firm	
Approval	<div style="border: 1px solid black; padding: 5px;"> <input type="checkbox"/> Approved <input checked="" type="checkbox"/> Not approved Justification: <u>Client settles loan with one lump sum payment, TEST.</u> <hr style="width: 80%; margin-left: 0;"/> </div>
Name of Senior Management	
Position/Designation	
Date	01/07/2026