

ADDITIONAL CUSTOMER DUE DILIGENCE QUESTIONS

1. PRINCIPAL BUSINESS ACTIVITY

Is your business involved in any of the following?

- ☐ **Auction house**, including internet auction house (dealings in high value or precious goods)
- ☐ **Bearer share company**
- ☐ **Extractive industry** (e.g. mining) involved in the extraction and management of oil, gas, minerals, metals, coal, quarrying and other natural resources **and/or** supplier or producer of nuclear power
- ☐ **Gambling business** including casino and casino junket
- ☐ **High value antique / art dealer**
- ☐ **Import & export activities without warehousing / storage facility**, and office activity is mainly for processing trade documentation
- ☐ **Non-profit organisation**, charity or religious body
- ☐ **Night Club**
- ☐ **Pawn Shop**
- ☐ **Precious stone** (eg. diamond, ruby, jade), precious metal, precious product (eg. jewellery except for costume jewellery) and **high value watch**
- ☐ **Professional intermediary** (such as real estate agency / property developer / law firm / CPA firm / corporate secretarial firm)
- ☐ Provide **arms, weapons of mass destruction or pyrotechnics**
- ☐ Provide non-defence goods and services to **armed forces and law enforcement agencies**
- ☐ **Virtual/digital assets** (such as cryptocurrencies, digital payment tokens and/or security tokens), including but not limited to:
 - ☐ Accepting digital assets as a form of payment
 - ☐ Acting as an intermediary / facilitating the exchange of digital assets
 - ☐ Engaging in the mining of digital assets
 - ☐ Exchanging digital assets
 - ☐ Investing into entities whose businesses are involved in services relating to digital assets
 - ☐ Issuing or investing in digital assets
 - ☐ Providing services in relation to digital assets
 - ☐ Using the bank to process transactions or to handle flows of digital assets or funds that are the proceeds of digital assets
- ☐ None of the above

Additional Questions on Digital Payment / Cryptocurrency (Please leave blank if not applicable)

a) Does the legal entity have any cryptocurrency related activities as part of its core business?	☐ No ☐ Yes (Please Elaborate*)
b) Does the legal entity's source of funding derive from and/or involve any kind of DPT* payments? (*Digital Payment Token (DPT) is commonly known as cryptocurrencies)	☐ No ☐ Yes (Please Elaborate*)
c) Does the purpose of accounts and relationship with DBS involve cryptocurrency related activities (e.g. DPT custody account / DACA account, DDEX member etc.)	☐ No ☐ Yes (Please Elaborate*)
d) Estimated % of exposure?	

Is your company an Investment Company¹? (i.e. Does your company derive $\geq 50\%$ of its income from passive income such as investments, dividends, interests, rents or royalties?) Does your company's Ultimate Beneficial Owner(s)² intend to deposit his/her personal funds into this company's DBS account(s) directly or indirectly³? Is the Ultimate Beneficial Owner(s)' source of wealth mainly derived from cash-intensive businesses?	☐ No ☐ Yes ☐ No, the UBO(s) will not deposit any personal funds into this company's DBS account(s). ☐ Yes, SGD 1,000,000 or less ☐ Yes, above SGD 1,000,000 to below SGD 5,000,000 ☐ Yes, between SGD 5,000,000 to SGD 10,000,000 ☐ Yes, above SGD 10,000,000 ☐ NA, there is no UBO ☐ NA, there is no account to be opened / no existing account with DBS ☐ No ☐ Yes			
Is your business also involved in any of the following money service activities? (Money Service Business (MSB) Questionnaire is to be completed if the business is involved in any money service activities.) <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; vertical-align: top;"> ☐ Account Issuance Service ☐ Cross-Border Money Transfer Service ☐ E-Money Issuance Service ☐ Money Lender ☐ Remittance Business ☐ Others (Please Elaborate*) </td> <td style="width: 33%; vertical-align: top;"> ☐ Merchant Acquisition Service ☐ Domestic Money Transfer Service </td> <td style="width: 33%; vertical-align: top;"> ☐ Money Changer </td> </tr> </table> ☐ My business is not involved in any money service activities outlined above.		☐ Account Issuance Service ☐ Cross-Border Money Transfer Service ☐ E-Money Issuance Service ☐ Money Lender ☐ Remittance Business ☐ Others (Please Elaborate*) 	☐ Merchant Acquisition Service ☐ Domestic Money Transfer Service	☐ Money Changer
☐ Account Issuance Service ☐ Cross-Border Money Transfer Service ☐ E-Money Issuance Service ☐ Money Lender ☐ Remittance Business ☐ Others (Please Elaborate*) 	☐ Merchant Acquisition Service ☐ Domestic Money Transfer Service	☐ Money Changer		
Financials				
Paid up Capital	☐ As per ACRA/Certificate of Incumbency/Business Searches ☐ If not declared in ACRA/Certificate of Incumbency/Business Searches, please provide amount in SGD			
Assets Under Management (AUM)^{4,5} What is the company's estimated total amount of assets⁵ that will be maintained in DBS over the next 1 year in SGD?	☐ SGD 0 to 1,000,000 ☐ SGD 1,000,001 to 3,000,000 ☐ SGD 3,000,001 to 5,000,000 ☐ SGD 5,000,001 to 10,000,000 ☐ > SGD 10,000,000			
Total Asset^{6,7} — For companies incorporated within 1 year.	☐ Company has financial statement (Company to provide latest audited financial statement. If unavailable, please provide latest unaudited or management financial statement) ☐ Company does not have financial statement, please declare Total Asset amount. (An email confirmation on the Company's Total Asset amount is required) SGD			

¹ An investment company is defined as any entity with $\geq 50\%$ of its income derived from passive income (e.g. investments, dividends, interests, rents or royalties).

² Ultimate beneficial owner(s) refers to the natural person(s) who ultimately owns 25% or more effective shareholdings (directly or indirectly) in the company.

³ Indirectly refers to another party (entity or individual) transferring funds into this company's DBS account(s) on behalf of the company's ultimate beneficial owner(s). Another party could include related parties or affiliates of the company such as director, authorised signatory, shareholder/parent company, sister company, family members or close associates of the ultimate beneficial owner(s), or other third party, etc.

⁴ AUM refers to the amount of assets Customer will maintain in DBS over the next 1 year.

⁵ Only applicable for Source of wealth requirement

⁶ Only applicable for Source of wealth requirement

⁷ Total Asset refers to everything that the company owns that has value. This may include cash/equivalent, investment, property, equipment, or even intangible assets such as patents/trademarks.

2. IS THERE ANY NOMINEE ARRANGEMENT?

☐ No

☐ Yes, Nominee Shareholder

☐ Yes, Nominee Director

Reason for nominee arrangement:

☐ Nominee Director is appointed to fulfil local requirement for setting up business in Singapore (at least 1 director must be a local resident).

☐ Others (Please Elaborate*)

3. PRODUCTS REQUIRED

☒ CASA / Payments / Collections

☐ Deposits

☐ Equity Capital Markets / DBS Vickers

☐ Loans / Syndications

☐ Supply Chain Financing

☐ Trade Financing / Guarantees

☐ Others (Please Elaborate*)

☐ DBS Digital Exchange

☐ Digital Custody

☐ Light Commercial Vehicle / Passenger Vehicle program (LCV/PV)

☐ Strategic Advisory

☐ Securities & Fiduciary Services

☐ T&M / Debt Capital Markets

4. ANTICIPATED TRANSACTION ACTIVITY

☐ Company has no anticipated transaction activity (Provide reason below*)

Outward Payments

Expected Total **Number** Per Month:

Choose an item.

Expected Total Transaction **Value** Per Month:

Choose an item.

Mode of Payment:

☐ Physical Cash (More than or equal to 50%)

☐ Physical Cash (Less than 50%)

☐ Demand Drafts, Pay Orders, Cheques

☐ GIRO / DDA

☐ Letter of Credit

☐ Non-LC documentary trade

☐ Telegraphic / Bank Transfer

☐ Others (Please Elaborate*)

Inward Receipts

Expected Total **Number** Per Month:

Choose an item.

Expected Total Transaction **Value** Per Month:

Choose an item.

Mode of Receipt:

☐ Physical Cash (More than or equal to 50%)

☐ Physical Cash (Less than 50%)

☐ Demand Drafts, Pay Orders, Cheques

☐ GIRO / DDA

☐ Letter of Credit

☐ Non-LC documentary trade

☐ Telegraphic / Bank Transfer

☐ Others (Please Elaborate*)

5. REVENUE & GEOGRAPHICAL EXPOSURE	
Is the company's registered or business address the same as its corporate service provider?	☐ No ☐ Yes
Does your company provide goods and services predominantly (50% or more of the revenue) to armed forces and law enforcement ?	☐ No ☐ Yes (Provide full name of the armed forces or law enforcement & attach supporting invoices*)
List the countries where your company derives revenue from (at least 10% of revenue)	
Which country is the main source of revenue from? (Please state only 1 country from previous section above)	
List down countries where your company has physical presence	
Does your company have any direct or indirect relations with the following countries? • Direct relation refers to circumstances where your company deals directly with a sanctioned country or party. • Indirect relation refers to circumstances where your company's business is indirectly exposed to a sanctioned country through another party e.g. a. You are selling to buyer in Turkey and Turkey buyer sells to Iran market b. You have a joint venture business with an entity conducting business with North Korea c. Your parent entity/subsidiary conducts business with Iran	☐ Crimea or Donetsk (DNR) or Luhansk (LNR) or Kherson or Zaporizhzhia ☐ North Korea ☐ Cuba ☐ Syria ☐ Iran ☐ None of the above



Appendix A – KYC Questionnaire

附录 A – 客户尽职问卷

Company Information 公司资料

1. Provide the following details on the company 提供以下公司详情

Company Full Name 公司全名	[Company]
Country of Incorporation 注册国家	
Principal Place of Business ⁸ 主要营业地点	Full Address: Country: Provide reason & supporting document(s) if PPOB is different from registered address:
Warehouse address, if any 仓库地址 (如果有)	Full Address: Country:
Company website, if any 公司网站 (如果有)	

⁸ Principal Place of Business refers to your main operating office or where senior management is located. It should not be the address of a Corporate Service Provider or P.O. Box address. 主要营业地点是指您的主要运营办公室或高级管理人员所在的位置。它不应是公司服务提供商的地址或邮局信箱。

Business Nature 业务性质

2. Describe the company's primary business activities in the account opening location, e.g. the types of products or services and how it operates its business, including the size and scope of the business 描述公司在开户地点的主要业务活动，例如：产品或服务的类型及其经营业务的方式，包括业务的规模和范围

3. Provide the reason(s) for opening account with DBS Bank in the account opening location and the purpose of the account (e.g. payment to suppliers / revenue from customers, dividend payout, salaries, etc.). 提供在星展银行开户的原因和开户目的（例如向供应商付款/来自客户的收入、股息支付、工资等）

4. If you have related / parent companies, provide details on the top 5 where you have more dealings with (note: related companies refer to those owned by the beneficial owner). 如果您有关联 / 母公司，请提供与您有较多往来的前 5 家公司的信息（注：关联公司指受益所有人拥有的公司）

Name 名称	Country of Incorporation 公司注册国	Business Nature 业务性质

Key Counterparties⁹主要交易对手

5. Provide the names of your KEY COUNTERPARTIES (e.g. top suppliers and buyers), countries they operate in and nature of dealings 提供您主要交易对手的名称（例如主要供应商和买家）、他们经营所在的国家 and 交易性质

Top Suppliers 主要供应商		
Names 名称	Countries 国家	Nature of dealings 交易性质 (e.g. coal supplier 例如煤炭供应商)

Top Customers 主要客户		
Names 名称	Countries 国家	Nature of dealings 交易性质 (e.g. buyer of fertilizer 例如化肥买家)

Please explain how your key counterparties' business activities are related to and support your line of business. 请说明您的主要交易对手的业务活动如何与贵公司的业务性质相关，并支持贵公司的业务运作。

If your company do not have any suppliers, please provide reasons. 如果贵公司没有任何主要交易对手，请说明原因。

⁹ Key counterparty information is required for customers who maintain operating accounts and whose business model involve commercial or trading activities (e.g. trading, retail, services, logistics, manufacturing, etc.). 对于维护运营账户且其业务模式涉及商业或贸易活动（例如贸易、零售、服务、物流、制造等）的客户，需要提供关键交易对手信息。

Financials and Transactions Information 财务和交易信息

6. Details on Initial Source of Funds 初始资金来源详细信息

Amount (in SGD equivalent) 金额(新元等值)	
Bank Name 银行名称	
Country 国家	
Account Name 用户名称	
Expected Date 预计日期	Click or tap to enter a date.
Activities that contributed to the funds 贡献资金的业务活动	☐ Proceeds from sales of goods and services ☐ Director/ Shareholders ☐ Bank Loans ☐ Government Loans ☐ Personal Savings from Sole Proprietors or Partners ☐ Sale of significant assets (commercial property, machineries, etc) ☐ Third party (indicate full name of third party below*) ☐ Inter-company loans (indicate full name of company*) ☐ Loan from Parent Company (indicate full name of company*) ☐ Others (Please Elaborate*)

7. Estimated / Projected Annual Turnover (in SGD equivalent) for the current year 本年度的估计/预计年度营业额(新元等值)	
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8. Anticipated Monthly Transaction Profile (INWARD RECEIPTS) 每月预期交易概况(收入)

Expected monthly number of inward receipts 预计每月进帐数量:	Refer to Q4. Anticipated Transaction Activity (under Additional Customer Due Diligence Questions)
Expected monthly transaction volume of inward receipts (in SGD equivalent) 预计每月进帐金额(新元等值):	Refer to Q4. Anticipated Transaction Activity (under Additional Customer Due Diligence Questions)

9. Anticipated Monthly Transaction Profile (OUTWARD PAYMENTS) 每月预期交易概况(付款)

Expected monthly number of outward payments 预计每月对外付款数量:	Refer to Q4. Anticipated Transaction Activity (under Additional Customer Due Diligence Questions)
Expected monthly transaction volume of outward payments (in SGD equivalent) 预计每月对外付款金额(新元等值):	Refer to Q4. Anticipated Transaction Activity (under Additional Customer Due Diligence Questions)

If any of the questions are not applicable, please provide reasons under the relevant questions or space below:
如果任何问题不适用，请在相关问题或以下空格中提供原因：

Information provided by (信息提供者) :

NAME 姓名

COMPANY POSITION 公司职务

DATE 日期

Click or tap to enter a date.

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RECEIVED BY:

[Comments]

BUSINESS UNIT:

[Category]

DATE:

Click or tap to enter a date.

REMARKS (IF ANY):



Live more, Bank less

Appendix B – Document Checklist

附录 B – 文件清单

Company Full Name 公司全名	[Company]
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Please note that where necessary, the Bank may request for additional documents. Where documents submitted are inadequate, this may cause delays to the services provided by the Bank. 请注意，若有必要，银行可能会要求额外文件。如果提供的文件不足够，可能会导致银行提供的服务出现延误。

a. Employment Background of Beneficial Owners (e.g. CV, LinkedIn profile, or description of employment details via email) 受益所有人的就业背景 (例如履历, 领英简介, 或通过电子邮件提供的就业信息)	☐
b. Documents on Company's Business (at least one of the following) 有关公司业务文件 (至少下列一项):	
If company is newly incorporated (< 2 years), the document can be obtained from the related business of the beneficial owner (proof of ownership must be provided). 如果是新成立的公司 (< 2 年), 则可以从受益所有人的相关业务中获取文件 (必须提供所有权证明)	
i. 2 different sets of Sales Invoice from customers with corresponding Bill of Lading and 2 copies of Purchase Invoice from suppliers with corresponding Bill of Lading (Note: pro forma invoices are not acceptable) 2 套带有相应提单的客户销售发票以及 2 套带有相应提单的供应商采购发票 (注意: 不接受形式发票)	☐
ii. 2 different sets of consultancy agreement contract 2 套顾问协议合同	☐
iii. Title deed or investment portfolio statement or letter of intent from potential investee 潜在投资者的业权契据或投资组合声明或意向书	☐
iv. 1 set of Contract from potential / existing customers or suppliers 来自潜在/现有客户或供应商的 1 套合同	☐
v. 1 Letter of Intent from potential / existing customers or suppliers 来自潜在/现有客户或供应商的 1 套意向书	☐
vi. Equivalent document, please specify: 等效文件, 请说明:	☐

c. **Bank Statements / Income Tax Returns / Financial Information** (at least one of the following) 银行对帐单/所得税申报表 / 财务信息 (至少下列一项) :

If company is newly incorporated (< 2 years), the bank statement / financials can be obtained from the related business of the beneficial owner (proof of ownership must be provided). If there is no related business, the income tax returns or bank statements of the beneficial owner can be provided. 如果是新成立的公司 (< 2 年), 可以从受益所有人的相关业务中获得银行对帐单/ 财务信息 (必须提供所有权证明)。如果没有相关业务, 可以提供受益所有人的所得税申报表或银行对帐单。

- i. Latest 3 months' bank statements of the company 公司最近 3 个月的银行对帐单 ☐
- ii. Latest 3 months' bank statements of the existing related business (i.e. owned by the beneficial owner where proof of ownership must be shown) 相关业务最近 3 个月的银行对帐单 (即由受益所有人拥有, 必须出示所有权证明) ☐
- iii. Latest income tax returns of the beneficial owner 受益所有人的最新所得税申报表或 3 个月的银行对帐单 ☐
- iv. Latest 3 months' bank statements of the beneficial owner 受益所有人的最新 3 个月的银行对帐单 ☐
- v. Latest audited financial reports / management accounts of the company 公司经审核的最新财务报告 / 公司管理报告 ☐
- vi. Latest audited financial reports / management accounts of the related business (i.e. owned by the beneficial owner where proof of ownership must be shown) 相关业务 (即由受益所有人拥有, 必须出示所有权证明) 经审核的最新财务报告 / 管理报告 ☐
- vii. Equivalent document, please specify: ☐
等效文件, 请说明:

Documents provided by (文件提供者) :

NAME 姓名	COMPANY POSITION 公司职务	DATE 日期
		Click or tap to enter a date.

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RECEIVED BY: [Comments]	BUSINESS UNIT: [Category]	DATE: Click or tap to enter a date.
REMARKS (IF ANY): 		