



ANTI-MONEY LAUNDERING RISK ASSESSMENT QUESTIONNAIRE 防洗錢風險評估問卷

Personal Particulars 個人資料			
Name 姓名	<input type="checkbox"/> Mr.先生	English 英文	Nationality 國籍
	<input type="checkbox"/> Ms.女士		Country of Residence 居住國家
	<input type="checkbox"/> Mrs.太太	Chinese 中文	
	<input type="checkbox"/> Miss 小姐		
Date of Birth 出生日期	DD/MM/YYYY 日/月/年	HKID Card / Passport No. 香港身份證/護照號碼	
Occupation Title 職位		Business Nature 業務性質	

Please answer the following questions to evaluate Money Laundering risk level of the client.

請回答以下問題，以評估客戶之洗錢風險程度。

For Individual Client & Corporate Client 個人及公司客戶	
Verification of identity 身分核實	
Is the client's up-to-date identification being verified? 是否已核實客戶最新的身份證明文件?	<input type="checkbox"/> Yes 是 [1] <input type="checkbox"/> No 否 [3]
Country risk 國家風險	
What is the client's residential address? 客戶的居住地? (Please refer to Appendix 1 請參閱附錄 1)	<input type="checkbox"/> Low risk 低風險 [1] <input type="checkbox"/> Medium risk 中風險 [3] <input type="checkbox"/> High risk 高風險 [5]
Occupation details 職業資料	
Which industry is the client working in? 客戶從事那哪個行業? (Please refer to Appendix 2 請參閱附錄 2)	<input type="checkbox"/> Low risk 低風險 [1] <input type="checkbox"/> Medium risk 中風險 [3] <input type="checkbox"/> High risk 高風險 [5]
Source of fund and wealth 資金和財富來源	
Is the client's source of fund in Hong Kong? 客戶的資金是否來自香港?	<input type="checkbox"/> Yes 是 (score 分數 - 1) [1] <input type="checkbox"/> No 否 (score 分數 - 3) [3]
What is the client's source of wealth? 客戶的財富來源? (Choose one more options 可選一項或多項)	<input type="checkbox"/> Salary 工資 <input type="checkbox"/> Savings 儲蓄 <input type="checkbox"/> Investment 投資 <input type="checkbox"/> Inheritance 遺產承繼 <input type="checkbox"/> Company profits 公司利潤 <input type="checkbox"/> Others 其他, please specify 請明:_____

Transaction 交易活動	
Form of initial payment method 首期保費的繳付方式	<input type="checkbox"/> Checks / Cashier orders / Credit card [1] 支票 / 本票 / 信用咭 <input type="checkbox"/> Deposit in bank / ATM machines / insurers [1] 入賬到銀行 / 自動櫃員機 / 保險公司 <input type="checkbox"/> Telegraphic Transfer / Direct Debit Authorization [1] 電匯 / 銀行戶口自動轉賬 <input type="checkbox"/> Payment from third party 第三者付款 [3] <input type="checkbox"/> Cash 現金 [5]
Form of subsequent payment method (if any) 續期保費的繳付方式 (如適用)	<input type="checkbox"/> Checks / Cashier orders / Credit card [1] 支票 / 本票 / 信用咭 <input type="checkbox"/> Deposit in bank / ATM machines / insurers [1] 入賬到銀行 / 自動櫃員機 / 保險公司 <input type="checkbox"/> Telegraphic Transfer / Direct Debit Authorization [1] 電匯 / 銀行戶口自動轉賬 <input type="checkbox"/> Payment from third party 第三者付款 [3] <input type="checkbox"/> Cash 現金 [5]
How many transactions count(s) will the client expects per year (i.e. top-up application and/or withdrawal)? 預計客戶每年需進行的交易活動次數 (如增加供款及/或提款)?	<input type="checkbox"/> Less than 10 少於 10 次 [1] <input type="checkbox"/> 10 to 至 50 [3] <input type="checkbox"/> More than 50 多於 50 次 [5]
Product risk 產品風險 (applicable for life insurance policy only 只適用於人壽保險)	
A life insurance policy in respect of which: (i) an annual premium of no more than HK\$8,000 or an equivalent amount in any other currency is payable; or (ii) a single premium of no more than HK\$20,000 or an equivalent amount in any other currency is payable 符合以下說明的人壽保險單： (i) 須繳付的每年保費不多於 港幣 8,000 元 (或折算為任何其他貨幣的相同款額)；或 (ii) 須繳付的一筆整付保費不多於 港幣 20,000 元 (或折算為任何其他貨幣的相同款額)。	<input type="checkbox"/> Yes 是 [1] <input type="checkbox"/> No 否 [3]
Does the client have any insurable interests with the beneficiary? 客戶與受益人是否有可保利益?	<input type="checkbox"/> Yes 是 [1] <input type="checkbox"/> No 否 [3]
Identification of Politically Exposed Person (PEP) & Terrorists 識別政治人物及恐怖分子	
Is the client linked to politically exposed person(s)/terrorists? 客戶是否與政治人物/恐怖分子有任何連繫?	<input type="checkbox"/> Yes 是 [5] <input type="checkbox"/> No 否 [1]



For Corporate Client, please answer the additional questions below 公司客戶需繼續回答以下問題	
Does the client have unduly complex structure for no good reason? 客戶公司的結構是否於沒有原因下過於複雜?	<input type="checkbox"/> Yes 是 (score 分數 - 3) [3] <input type="checkbox"/> No 否 (score 分數 - 1) [1]
Does the client operate in a country where there is lack of proper standards in the prevention of money laundering? (e.g. operate outside the FATF member countries) 客戶的營運是否於缺乏正常標準的預防洗錢的國家? (例如: 不是營運於『國際金融反洗錢特別工作小組』的會員國家)? (Please refer to Appendix 1 請參閱附錄 1)	<input type="checkbox"/> Low risk 低風險 (score 分數 - 1) [1] <input type="checkbox"/> Medium risk 中風險 (score 分數 - 3) [3] <input type="checkbox"/> High risk 高風險 (score 分數 - 5) [5]

Name of Technical Representative 業務代表姓名:	Total score 總分數:	Risk Assessment 風險評估: <input type="checkbox"/> Low risk 低風險 (score 分數 10 - 24) <input type="checkbox"/> Medium risk 中風險 (score 分數 25 - 37) <input type="checkbox"/> High risk 高風險 (score 分數 38 - 48) or 任何項目在高風險 any item in the High risk [5]
Signature of Technical Representative 業務代表簽署:	Low risk 低風險 → CUSTOMER DUE DILIGENCE <input type="checkbox"/> Medium risk 中風險	
Date 日期: DD/MM/YYYY 日/月/年	High risk 高風險 → ENHANCED DUE DILIGENCE <input type="checkbox"/> Before establishing/continuing the business relationship is established/continued, the approval of the senior management should be obtained. 在建立或繼續業務關係之前，必須獲得高級管理層的批准。	

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Checked By 審核人		
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Name 姓名:	Signature 簽署:	Date 日期: