

## Know Your Customer (KYC) Checklist for Individual/Joint Account Holders

In an effort to know you as our customer, we would like to know the following about you in regard to your account opening details/information.

All the data required in sections A and B must be supplied and maintained for all new and existing customers and any other signatory so authorized

### Section A - Basic Information Required on Applicant

Full Name			
Branch of Bank			
Type of Account	Savings <input type="checkbox"/>	Current Account <input type="checkbox"/>	Fixed Deposit <input type="checkbox"/> Others, specify:
Account Number			
<b>Complete a separate KYC form for each account holder with the following:</b>			
Name of Account Holder			
Identity Document Held			
Nationality			
Date of Birth - DD/MM/YY			
Occupation		Position held	
Name of Employer			
Residential Address			
Postal Address			

### Section B - Complete a separate KYC form for each account holder with the following:

	Please check as appropriate
1. Name, Date of Birth And Nationality of Applicant	<p>Applicant's Name, Date of Birth and Nationality confirmed by one of the following:</p> <p><input type="checkbox"/> Birth Certificate    <input type="checkbox"/> Passport    <input type="checkbox"/> Vote's ID card    <input type="checkbox"/> Driver's License</p>
2. Address and Telephone contact	<p>Applicant's Residential Address confirmed through one of the following:</p> <p><input type="checkbox"/> Tenancy Agreement    <input type="checkbox"/> Utility Bill  <input type="checkbox"/> Income Tax Certificate    <input type="checkbox"/> Other Bank's Statements  <input type="checkbox"/> Reference Letter    <input type="checkbox"/> Employer's Reference Letter</p>
3. Purpose of Account Operation	<p>Confirm Purpose of opening the account:</p> <p><input type="checkbox"/> Personal Savings    <input type="checkbox"/> Investment  <input type="checkbox"/> Loan Servicing    <input type="checkbox"/> Salaries  <input type="checkbox"/> Transactional    <input type="checkbox"/> Other, Please specify</p>
4. Source of Funds for the Account	<p>As appropriate, kindly indicate the source of funds:</p> <p><input type="checkbox"/> Personal Savings    <input type="checkbox"/> Salary  <input type="checkbox"/> Inheritance/Gift    <input type="checkbox"/> Commission  <input type="checkbox"/> Dividends    <input type="checkbox"/> Other income, Please specify</p>
5. Expected Volume and type of Activity	<p>Require information on the applicant's expected volume and type of activity to be conducted across the account:</p> <p>Transaction Types      Expected No. of Transactions Per month      Expected Amount Per month</p>
6. Household Income	<p><input type="checkbox"/> (GHc50 - GHc500)      <input type="checkbox"/> (GHc600 - GHc800)      <input type="checkbox"/> (GHc900 and above)</p>

Section C - To be answered by customer service officer. ....

Level 3 If the account holder (s) or authorized signatories fall into any of the following categories, tick the appropriate Box(es) and specify the required details.

The customer is a Politically Exposed Person (PEP) or closely associated with a PE  
Please specify detail of PEP position and/or relationship.....

Source of wealth and estimated net worth:

Wealth (Tick or specify more than one category as appropriate, e.g. a business owner who inherited his/her wealth)

Customer's wealth generated from:

Business Ownership

Income from Employment

Investment

Inheritance

Other, Please specify.....

**Note :** Any mandatory checks Not completed or ticked 'No' must be supported by suitable comments by the staff responsible. Branch manger or designated officer must review the checklist for completeness and decide on whether to allow the account opening while documenting reasons for the decision on the checklist.

Completed by Customer Service Officer	Reviewed by Branch Manager or designated officer
---------------------------------------	--

Name:                      Designation

Name:                      Designation

Comments:

Comments:

**NB:** Retain evidence of the approval together with the completed checklists: