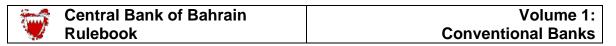
FINANCIAL CRIME MODULE

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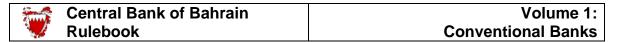
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MODULE	FC:	Financial Crime
CHAPTER	FC-1:	Customer Due Diligence Requirements

FC-1.2 Face-to-face Business

Natural Persons

FC-1.2.1

If the customer is a natural person, conventional bank licensees must identify the person's identity and obtain the following information before providing financial services of any kind:

- Full legal name and any other names used; (a)
- (b) Full permanent address (i.e. the residential address of the customer; a post office box is insufficient);
- (c) Date and place of birth;
- (d) Nationality;
- Passport number (if the customer is a passport holder); (e)
- Current CPR or Iqama number (for residents of Bahrain or GCC **(f)** states) or government issued national identification proof;
- Telephone/fax number and email address (where applicable); (g)
- (h) Occupation or public position held (where applicable);
- Employer's name and address (if self-employed, the nature of the (i) self-employment);
- Type of account, and nature and volume of anticipated business (j) dealings with the conventional bank licensee;
- (k) Signature of the <u>customer(s)</u>;
- (1) Source of funds; and
- Reason for opening the account; and (m)
- Place of birth. (n)

FC-1.2.1A

Conventional bank licensees obtaining the information and customer signature electronically using digital applications must comply with the applicable laws governing the onboarding/business relationship including but not limited to the Electronic Transactions Law (Law No. 54 of 2018) for the purposes of obtaining signatures as required in Subparagraph FC-1.2.1 (k) above.

FC-1.2.2 See Part B, Volume 1 (Conventional Banks), for Guidance Notes on source of funds (FC-1.2.1 (1)) and requirements for residents of Bahrain (FC-1.2.1 (c) & (f)).

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