

AML/CFT/SANCTION MANUAL

APPENDIX-KYC REQUIREMENT FOR CORPORATE/PARTNER

I. KYC FOR CREDIT

(Main Borrower, Co-borrower, and/or Guarantor, and other related persons act as borrowers or applicant)

Follow KYC for Individual. If account is created, then KYC requirement in section II will apply.

II. KYC SAVINGS-INITIAL RELATIONSHIP ESTABLISHMENT/PARTNERSHIP

| <u>Type of Entity</u> | <u>Required Documents(All items are required)</u> |
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| <u>Sole Proprietorships</u> | <ol style="list-style-type: none">1- Certificate of Incorporation2- Business License or Permission Documents from Regulated Authority3- Patent Tax Certificate4- Valid Passport or NID of Owner5- Ultimate Beneficial Owner Declaration and6- Identification Documents (Valid Passport or ID card) of declared UBO if different from Owner. |
| <u>Company/Partnership (Limited or Public)</u> | <ol style="list-style-type: none">1- Memorandum and Article of Association2- Certificate of Incorporation3- Business License or Permission Documents from Regulated Authority if applicable4- Patent Tax Certificate5- Power of Attorney or Authorized letter or other equivalent documents to approve the person who act as representative of the company.6- Identification documents (valid NID/Passports) of Shareholders¹ and directors/Senior Management or equivalent position.7- Identification documents (valid NID/Passports) of authorized signatory (s)8- Ultimate Beneficial Owner (UBO) Declaration²9- Identification Documents (Valid Passport or ID card) of declared all UBO if different from #7 & #8 <p>Additional Requirement for Bank/Financial Institution/Insurance Company</p> |

¹ If shareholder is legal persons, then customer need to provide/disclose identification of natural person who is the shareholder of that legal persons. if there is no natural person identified as shareholder, then NID requirement is no longer application and replaced with Registration documents document issued by competence authority

² When there is no natural person is identified as the beneficial Owner of legal persons, the natural person who hold position of senior managing official should be identified as beneficial owner. This remark applies to all type of entities which UBO information is required..

| <u>Type of Entity</u> | <u>Required Documents(All items are required)</u> |
|--------------------------------|--|
| | 10- Audited Financial Statement 11- AML/CFT Questionnaire 12- List of Board of Directors and Senior Management or equivalent position (Full Name, Gender, Position/Title, Passport/NID Number, Expiry Date, Nationality (Country of Origin)). |
| <u>NGO/Association</u> | 1- Registration Document issued by Ministry of Interior (Local NGO/Association, or Memorandum of Understanding approved by Ministry of Foreign Affair and International Cooperation (For International) 2- Tax Registration Documents/Patent Tax Certificate 3- NID/Passports of Country Director or President or equivalent position, and all directors or senior management or equivalent position, and authorized signatories 4- Authorized Letter from Head of association or NGO or other position equivalent to allow for account openings (Savings only) 5- Ultimate Beneficial Owner (UBO) Declaration and 6- Identification Documents (Valid Passport or NID card) of declared UBO. If different from Country Director/President, and all directors or senior management or equivalent position |
| <u>Law Firm/Law Office</u> | 1- Certificate of Incorporation if applicable 2- Approval Letter from Cambodia Bar Association 3- Identification documents (valid NID/Passports) of all directors or senior management or equivalent position, and authorized signatories 4- Authorization for any person to represent the company or business for account opening (Savings Only) 5- Ultimate Beneficial Owner (UBO) Declaration 6- Identification Documents (Valid Passport or NID card) of declared UBO if different from all directors or senior management or equivalent position |
| <u>Notary Public</u> | 1- Sub Decree on establishment of Public Notary 2- Identification documents (valid NID/Passports) of all directors or senior management, and authorized signatories 3- Authorization for any person to represent the company or business or for account opening 4- Ultimate Beneficial Owner (UBO) Declaration 5- Identification Documents (Valid Passport or NID card) of declared UBO if different from all directors or senior management or equivalent position |
| <u>Educational Institution</u> | 1- Certificate of Incorporation if applicable 2- Approval Letter from relevant authority |

| <u>Type of Entity</u> | <u>Required Documents(All items are required)</u> |
|---|--|
| | 3- Patent Tax Certificate 4- Identification documents (valid NID/Passports) of all directors or senior management or equivalent position, and authorized signatories 5- Authorization for any person to represent the company or business 6- Ultimate Beneficial Owner (UBO) Declaration 7- Identification Documents (Valid Passport or NID card) of declared UBO if different from all directors or senior management or equivalent position. |
| <u>Government</u> <u>(Government/State</u> <u>Enterprise/Embassy/Other</u> <u>Government Entity)</u> | 1- Royal Decree/Sub Decree/Prakas/ Government Decision of establishment/ or other equivalent document 2- Identification documents (valid NID/Passports) of all directors or senior management or equivalent position, and authorized signatories 3- Authorization for any person to represent the company or business for account opening (Savings Only). |

III. KYC FOR OFFSHORE CORPORATE

To follow KYC in section II and follow below option:

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|-----------|--|
| Option #1 | All documents should be certified by notary public which entity is established/operated and additional certified by <ul style="list-style-type: none"> ▪ Embassy or representative office of embassy in Cambodia or ▪ Notary public in Cambodia or ▪ Intermediary bank through SWIFT Message MT999/MT799 to WBC |
| Option #2 | Notarization is not required if all required documents is verified by Woori Bank or Subsidiary of Woori Bank or Woori Financial Group. Confirmation reference can be Email, SWIFT, or other digital channel. |

IV. KYC FOR TRANSACTION INVOLVE NON ACCOUNT HOLDER

a. OTC-Deposit Transaction from Non-Account Holder to WB Account Holder

**Applicable for Deposit Balance from Non-Account Holder to Account Holder with Deposit amount >= KHR 40,000,000 or USD 10,000 or THB 4,000,000. For Corporate apply same as individual except authorized signatories or related person who already provide KYC documents during account opening.*

| <u>Type of Customer</u> | <u>Required Documents</u> |
|-------------------------|--|
| Cambodian | 1- Valid Official Identification Card or 2- Identity documents bearing with photo issued by official authority. |
| Foreigner | 1. Valid Passport or 2. National Identification Card (Foreigner with Original Name) |

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| | 3. National Identification Card (Foreigner with Khmer Name) & Royal decree on approval to be Cambodian Citizenship |
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b. OTC-Inter-Branch Transfer (Sender and/or Receiver who is Non-WB Account Holder)

* Applicable for Non-Account Holder with transfer > KHR4 million/US\$1,000/THB40,000 only.

For Corporate apply same as individual which focus on person who conduct transaction

| <u>Type of Customer</u> | <u>Required Documents</u> |
|-------------------------|---|
| Cambodian | 1- Valid Official Identification Card or 2- Identity documents bearing with photo issued by official authority. |
| Foreigner | 1. Valid Passport or 2. National Identification Card (Foreigner with Original Name) or 3. National Identification Card (Foreigner with Khmer Name) & Royal decree on approval to be Cambodian Citizenship |

V. KYC FOR PROJECT WITH/LINKED TO REGULATORS (Bakong, Retail Pay etc.)

KYC Requirements shall follow requirement from regulators. Otherwise, existing KYC requirement should be use or new KYC requirement should be developed/embedded in bylaw of project owner or compliance.

VI. KYC FOR NEW PRODUCT & SERVICES

KYC Requirements should be developed/embedded in bylaw of project owner or compliance.

VII. PROOF SOURCE OF FUND

Proof Source of Fund is required base on transaction amount. See. Proof Source of Fund guideline for more detail.

☞ End ☜