

HSBC Bank Middle East Limited

Enhanced Personal Information Form



Enhanced Personal Information Form

HSBC Bahrain Account number

□	□	□	-	□	□	□	□	□	□	-	□	□	□
---	---	---	---	---	---	---	---	---	---	---	---	---	---

SECTION 1: UNDERSTANDING YOUR PERSONAL INFORMATION AND ACCOUNT ACTIVITY

This form aims to collect information with regards to your identity, financial standing, business activities and other relevant details as part of our Customer Due Diligence requirements.

Full name (as set out on passport)	
Former names or alias (if any)	
ID No.:	Country of birth:
Passport No.:	Country of issue: Issue date: Expiry date:
Residency status in Bahrain	Please select: <input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident <input type="checkbox"/> Residence visa under process
Nationality/Citizenship	Country of citizenship: Additional country of citizenship 1: Additional country of citizenship 2:
Former nationality (if any)	
Country(ies) where you are obliged to pay tax	

Contact Details - Current Residential Address

Flat no. / Villa no.:	
Building name / Street name:	
Area	
City	
Country	
Residing at this address since (date) If residing at the stated address for less than 3 years, please provide your previous residence details:	
Current mobile number:	<i>eg. Country code_Area Code_Number</i>
Current home telephone number:	<i>eg. Country code_Area Code_Number</i>
Current office telephone number:	<i>eg. Country code_Area Code_Number</i>
Email Address	

Employment Details	
Employer's name:	
Employer's address:	
Nature of employer's business:	
Job title / role:	
Number/value of shares or share options held in employer:	
Monthly salary:	
Occupation:	
Other executive or management positions you have held:	
Country(ies) where this source of wealth was/is attained:	

Self Employed
Name, address, and nature of business:
Main business activity:
Ownership interest in business:
Number of employees, locations and estimated annual revenues
Significant government contracts or licenses
Name of the bank where the Customer's business account is held
Country(ies) where this source of wealth was/is attained:

1. Main purpose of the account with HSBC Bahrain:

Receipt of Monthly Salary/Income
 Deposits/Savings
 Mortgage/Home loan Payment
 Others, please specify: _____

2. Do you hold any account(s) with HSBC outside Bahrain?

Yes, (please mention the countries and Account numbers below)
 No

Country Name	Account Number

3. Please confirm if you in your individual capacity are opening and/or maintaining a banking relationship that is directly or indirectly related or connected to a Politically Exposed Person? (Please note: A Politically Exposed Person is defined as a senior official in the executive, legislative, administrative, military or judicial branches of a government, the head of a government agency, a member of a ruling royal family, whether or not elected, a senior official of a major political party, or a senior executive of a government-owned or government-funded corporation, institution or charity. This also includes the immediate family of a Politically Exposed Person and any Close Associate or relative of a Politically Exposed Person). If yes, please give details:

Yes,
 No

Customer Signature: Date:

4. Sources(s) of Funds: Source of Funds refers to the amount that will be transferred to your HSBC account initially and on an on-going basis:

a. Non-cash transfers:

	Source of Funds	Expected amount Details (BHD)	Frequency of Transactions	Name of Remitter/Employer/ Financial Institution	City/ Country
<input type="checkbox"/>	Salary transfer from employer				
<input type="checkbox"/>	Bonus / Commission				
<input type="checkbox"/>	Transfer from my account(s) with another bank(s)				
<input type="checkbox"/>	Transfer from third party(ies)				
<input type="checkbox"/>	Cheque from my own account with another bank				
<input type="checkbox"/>	Cheque from third party(ies) from another bank				
<input type="checkbox"/>	Others: Please specify:				

b. In the next 12 months, what are your expected cash transactions?

		Amount Details (BHD)	Frequency of Transactions	Source
<input type="checkbox"/>	Cash deposits <input type="checkbox"/> Self <input type="checkbox"/> Third party			
<input type="checkbox"/>	Cash withdrawals			

5. Considering all the sources of your account funding, what is the total estimated value of funds to be deposited into your account within the next 12 months?

BHD _____

6. What is the expected total relationship balance to be held in your account within the next 12 months in Bahrain? (Please note: Total relationship balance is the sum of all current and savings (including term deposits) and wealth balances you hold with us or are under our management)

BHD _____

7. Over the next 12 months, please list the details of where you will be currently sending or expecting to send funds to using your HSBC's Bahrain account to other banks inside and outside Bahrain

Country	Total Value of Transactions (BHD)	Method of Transfer	Purpose	Frequency	Beneficiary (i.e. the person / entity receiving money)	Relationship with Beneficiary	Name of Beneficiary's Financial Institution

Customer Signature: Date:

8. If you plan to issue any banker's draft or cashier's order in the next 12 months, please mention the details below:

Banker's Draft/Cashier's Order	Value (BHD)	Frequency	Purpose	Beneficiary (i.e. the person to be paid)

SECTION 2: CONNECTED PARTIES

Please list the connected/associated parties who have control or influence over your account: (Please use continuation sheet if required)

Supplementary cardholder 1) _____ 2) _____

Power of Attorney Guardian/Parent

Contributor to your source of wealth i.e. A Contributor is defined as an individual (e.g. a spouse or parent) that provides more than BHD 3,780 per month where this accounts for over 50% of your source of funds.

	Connected Party 1	Connected Party 2
Full Name		
Former names or alias (if any)		
Date of birth		
Country of birth		
Country of residence		
Residential address		
Email address		
Telephone Number		
Nationality/Citizenship (including all nationalities/ citizenships held)		
Relationship to you		

SECTION 3: UNDERSTANDING YOUR NET WORTH AND SOURCE OF WEALTH

A) What is your total estimated net worth in BHD?

(Please note: Net Worth is the total value of all balances and possessions, such as property, stocks, bonds, and other securities.)

Total Net worth = BHD _____

Customer Signature: Date:

B) Source of Wealth: The Source of Wealth refers to the underlying economic activity that has generated the wealth/net worth which you own.

- **Initial Source(s) of Wealth** – the activity that has generated your accumulated wealth
- **On-going Source(s) of Wealth** – the on-going activities or future events that will generate the wealth that will be deposited into your account

Please select your initial and on-going sources of wealth and complete section C based on your selection.

	Initial Source of Wealth	On-going Source of Wealth
Salary/Earnings from business	<input type="checkbox"/>	<input type="checkbox"/>
Pension/Retirement	<input type="checkbox"/>	<input type="checkbox"/>
Sale of Assets/ property	<input type="checkbox"/>	<input type="checkbox"/>
Real Estate Development/ Investments	<input type="checkbox"/>	<input type="checkbox"/>
Wealth/Investments	<input type="checkbox"/>	<input type="checkbox"/>
Personal Family Relations	<input type="checkbox"/>	<input type="checkbox"/>
Inheritance	<input type="checkbox"/>	<input type="checkbox"/>
Gifts	<input type="checkbox"/>	<input type="checkbox"/>
Others (Please specify)	<input type="checkbox"/>	<input type="checkbox"/>

C) Details of the source of wealth. (Please use continuation sheet if required)

- Current Employer Previous Employer (if employed for less than 5 years)

Salaried	Previous employer 1	Previous employer 2
Employer's name		
Employer's address		
Nature of employer's business		
Job title/role		
Length of employment/Joining date		
Number/value of shares or share options held in employer		
Monthly salary and other income/benefits		
Occupation		
Other executive or management positions you have held		
Country(ies) where this source of wealth was/is attained		

Self Employed	
Name, address, and nature of business	
Main business activity	
Ownership interest in business	
Number of employees, locations and estimated annual revenues	
Significant government contracts or licenses	
Name of bank where the business account is held	
Country(ies) where this source of wealth was/is attained	

Customer Signature: Date:

Pension/Retirement	
Prior employer's name and address	
Duration of previous employment	
Date of retirement	
Previous estimated earnings (including occupation and approximate income at time of retirement)	
Details of current sources of retirement income	
Name of the pension scheme where Source of Wealth has not been drawn down	
Previous job title	
Prior nature of business and your roles/responsibilities	
Country(ies) where this source of wealth was/is attained	

Sale of Assets/Property	
Description of how the original asset(s) were purchased	
Type of asset	
Address of property (if applicable)	
Date of sale	
Total sale amount	
Details of any lending secured or mortgage on the asset/property (if applicable)	
Current location of sale proceeds	
Country(ies) where this source of wealth was/is attained	

Real Estate Development/Investment	
Name of company where funds will come from	
Address of company	
Number of employees	
Nature of Real Estate properties/developments (e.g. type/ location, businesses, name of main projects)	
Details of the source of the original capital for the real estate investment	
Explain how Real Estate properties have appreciated throughout the years	
Estimated annual net income generated from Real Estate properties (e.g., lease/ developments)	
Have there been any significant changes to the portfolio value in recent years (i.e. increase or decrease of >10% in a year)	
Political figures involved in the ownership	
Country(ies) where this source of wealth was/is attained	

Wealth/Investments	
Name and address of the company where existing or current wealth/ investments are held	
Nature of investments (e.g. Mutual funds, bonds, etc.)	
Details of investment(s)	
When this/these investment(s) took place	

Customer Signature: Date:

Details of the source of the original capital to fund the initial investment: (e.g. real estate, securities, etc.)	
How have the initial investment(s) grown to their present net worth (Purchase vs Current)	
Estimated annual net income generated from investment(s)	
Size of the investment (Current value of the investment)	
How long have you been an investor	
How often do you invest	
Have there been any significant changes to the portfolio value in recent years? (i.e. increase or decrease of >10% in a year)	
Country(ies) where this source of wealth was/is attained	

Personal/Family Relations

Origin of source of wealth	
Relationship to the contributor of your source of wealth	
How did the contributor accumulate his/her wealth	
How are the funds transferred to you (amount, method and frequency)	
List the full name, age, citizenship, occupation, place of domicile of the contributor	
Country(ies) where this source of wealth was/is attained	

Inheritance

Received from	
Date received	
Total value	
Type of asset inherited (land, securities, company, Trusts, etc)	
Explain how the original wealth was created	
Percentage of ownership of inherited assets that currently generate income	
Estimated (approximate) Family Net worth	
Country(ies) where this source of wealth was/is attained	

Gift

Relationship of donor to you	
Date of transaction	
Total amount	
Name and address of party providing the gift	
Country(ies) where source of this wealth was/is attained	

Other (Please provide details of your source of wealth, if it differs to the options above, or to add further details describing your source of wealth profile)

Customer Signature: Date:

Section 4: Any additional information/details:

Declaration of account holder (in case of face to face meeting)

I confirm that the information given above is true and complete and that I have received and read the HSBC Bahrain Personal Banking General Terms and Conditions and expressly agree and accept to be bound by them and I am not acting on behalf of any third party or parties. In compliance with the Central Bank of Bahrain's rules for monitoring and combating financial crime, I undertake to provide you with up-to-date documents as and when changes occur.

Customer Signature: _____

Date: _____

IMPORTANT INFORMATION

A. The supporting documents required along with this form are:

- 1) Passport
- 2) Residence Visa page (non GCC national only)
- 3) Local ID with Smart card printout (GCC Local ID for GCC nationals)
- 4) Proof of address :- Please provide any one of the documents in the table below, depending on your employment and/or circumstances.

Please also carry the originals of all the above mentioned documents.

All customers	<ul style="list-style-type: none"> • Updated Bahraini Smart card with residential address or • Utility Bill dated within the last four months or • Landline phone / Internet bills dated within the last four months or • Current valid tenancy contract or <i>Contracts must be verified by the local Authorities, the following link is the Bahrain's E-Government portal having more information about the process Link</i> • Bank statements, or credit/debit card statements dated within the last four months (or annual bank statements) if they state the full residential address
Salaried Individuals	<ul style="list-style-type: none"> • Salary transfer letter or salary certificate or employer letter dated within the last four months confirming the employer PO Box and full physical address
Sole Trade or Business owner	<ul style="list-style-type: none"> • Valid trade license of their business entity owned by the individual with the PO box & full physical address or • Utility bills dated within the last four months of the business entity owned by the individual or • Current valid tenancy contract of the business entity owned by the individual <i>Contracts must be verified by the local Authorities, the following link is the Bahrain's E-Government portal having more information about the process Link</i>
Student	<ul style="list-style-type: none"> • Letter from the university confirming their enrolment status and university address
Other including not employed and retired	<ul style="list-style-type: none"> • Letter from sponsor (Husband/ Wife/ Father/ Mother/ Brother/ Sister/ Daughter/ Son) confirming residential address AND the sponsor's proof of address as per other categories listed above

5) Proof of source of funds: Please provide any **one** of the options listed in the table below:

Salaried	<ul style="list-style-type: none"> • Salary transfer letter or salary certificate or employer letter dated with the last four months or • Copy of last 3 months bank account statements of the business
Sole Trade or Business owner	<ul style="list-style-type: none"> • Valid trade license of their business entity owned by the individual • Copy of last 3 months bank account statement
Pensioner / Retired	<ul style="list-style-type: none"> • Annual pension statement, pension pay slips dated within the last four months
In case of cash deposit	<ul style="list-style-type: none"> • Proof of source of cash
Student	<ul style="list-style-type: none"> • Letter from University with the course end date • Where the contributions are made to a student account equal or more than BHD 28,000, the contributor's details (connected party) such as full name, date of birth and residential address must be obtained
Non employed	<ul style="list-style-type: none"> • Proof of source of funds from the sponsor or contributor.

- A. In the case of Joint Accounts, a separate KYC form should be completed for each Joint Account holder.
- B. In the case of Child account, a separate KYC form should be completed for the Child and the Parent/Guardian.
- C. For Unclaimed / Dormant account activation any outstanding unpaid charges on the account will be debited automatically once the account is activated.

For Office Use Only:

<input type="checkbox"/> New to bank onboarding	Periodic Review	
	<input type="checkbox"/> Face to face	<input type="checkbox"/> Phone

Is the Customer a Vulnerable Person or subject to another special case? Yes No
 If yes, please select the category:

- Benefit or Social Welfare claimants
- Individuals in care homes/sheltered accommodation/refuge
- Students
- Minors
- Individuals who lack the capacity to manage their own affairs
- Economic migrants /Refugees/Asylum seekers

Customer's Market sector: _____

Has the customer been linked in the Global Customer Directory (GCD) : Yes No

Does the customer fall under any of the Special Category Client (SCC) categories? Yes No

If yes, please provide more information about the classification (Being SCC): _____

Conducted by:

Name: Designation:

Signature: Date:

Approved by:

	Name and Staff Number	Date	Signature
Department BMLCO approval	 / /	
Head of Business approval	 / /	