

Know Your Counterparty (KYC) & Account Opening Form

We thank you for the interest in wanting to establish a business relationship with Radiant Aurora.

In order to serve you better and keeping in mind a long-term relationship, we need to have an in-depth understanding of your organization and other relevant details pertaining to your business. Hence, it is mandatory for you to comply with our KYC and Supply Chain Policy.

Thanking you for your kind understanding and cooperation in this regard.

For Radiant Aurora,
Managing Director

KYC Questionnaire	
1. Company Details *	
a. Name	
b. Registered Address	
c. Business Address	
d. Contact Details: Mobile Number Email Address Office Phone Number	<hr/> <hr/> <hr/>
e. Date of Incorporation	
f. Country of Incorporation	
g. Business Registration Number	
h. TIN Number	
i. Website (if available)	
j. Financial Auditors	Yes <input type="checkbox"/> No <input type="checkbox"/> If no, explain why:
k. List of Subsidiaries, if any (provide details)	
Please attach the below documents along with the KYC Form *	
<ol style="list-style-type: none">1. Certificate of Incorporation2. Certificate of Good Standing from recognized governing / financial institution3. List of directors / authorized signatories / owners / beneficiaries with their Nationalities, Address of Domicile, Resume, Local Address in country of business, email ID and contact details4. Details of Management personnel if different from point # 3.5. Tax Identification Number (TIN)6. Trade License & Precious Metal Buying/Selling License (if different from Trade License)	

7. Company policies & procedures for procurement of feedstock from End-Sellers / Producers (if no standard policies / procedures exist, kindly provide an official undertaking)
8. National ID/Passport copy of all owners, shareholders, management personnel and beneficiaries

2. Bank Details *

Account Name	
IBAN Number / Account Number	
SWIFT	
Bank Name & Address	

3. Origin of Precious Metal *

Source of Precious Metal Supplier	Mine	<input type="checkbox"/>	Others	<input type="checkbox"/>
	ASM	<input type="checkbox"/>	If Others, Please Specify	
	Recycled (Jewellery)	<input type="checkbox"/>		
	Recycled (Electronic)	<input type="checkbox"/>		
	Grandfathered	<input type="checkbox"/>		
Precious Metal Origin				
Special Services	Storage & Insurance	Yes <input type="checkbox"/>		No <input type="checkbox"/>
	Export to end destination	Yes <input type="checkbox"/>		No <input type="checkbox"/>
	Others, please specify			
Valid legal permit for import of Precious Metals (if applicable)	Yes <input type="checkbox"/>	No <input type="checkbox"/>		

4. Facilities *

Does the company produce its own jewellery?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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5. Responsible Precious Metal Supply Chain Policy *

Does the company comply with the government regulation in the country of domicile & statutory regulation in the country of origin	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Undertaking that the precious metals sold to / via Radiant Aurora have not financed conflict	Yes <input type="checkbox"/>	No <input type="checkbox"/>

6. Anti-Money Laundering (AML) – Combating Financial Terrorism (CFT) *

Has the company established a Conformity Program that contains AML / CFT	Yes (Please provide copy of your policy statement) <input type="checkbox"/>
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procedures, as per international and local laws	No <input type="checkbox"/>
If yes, please provide details of regulation and name of regulator	

7. What type of information does your company request from your precious metal supplier / producer? *

Mining Companies		Small-Scale / Registered Dealers		
Company Details (including Shareholding Structure, Financials, Mine Details, Mining License, Incorporation Certificates, TIN etc)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Details of Association / Individuals including Government License / Permit to mine, Location, National IDs etc.	Yes <input type="checkbox"/> No <input type="checkbox"/>	
		Dealer License	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Royalty and Taxes applicable			%	
Origin of Precious Metals (Mine / Production co-ordinates)			<input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the company have a risk-based assessment of its precious metal suppliers			<input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the company screen suppliers / transactions against list of persons/entities issued by government / authorized bodies?			<input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the company perform enhanced due diligence for high-risk suppliers?			<input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the company assess its corporate suppliers' AML-CFT and purchase procedures and practices?			<input type="checkbox"/> Yes <input type="checkbox"/> No	

NOTE: Section 7 details need to be provided with every transaction.

8. Entity Undertaking Questionnaire *	
QUESTION	RESPONSE
We confirm that our organization has not received communication from law enforcement or regulatory authorities concerning non-compliance with the laws and regulations of the UAE or any other international regulator.	<input type="checkbox"/> Yes <input type="checkbox"/> No
We confirm that our organization has complied with all UAE Federal laws or regulations relating to AML/CFT and are not aware of any violations or possible violations of these laws and regulations which may have any regulatory implications.	<input type="checkbox"/> Yes <input type="checkbox"/> No
We confirm that our organization's shareholders, directors, officers, or senior employees are not senior officials in government, political organizations, or government-owned organizations, nor are they relatives or close associates of such officials.	<input type="checkbox"/> Yes <input type="checkbox"/> No
We confirm that our organization is not currently a party to any litigation that is in progress or expected.	<input type="checkbox"/> Yes <input type="checkbox"/> No
We confirm that our organization has not been subject to any disciplinary action by a court, professional body, or regulatory agency within the past five years.	<input type="checkbox"/> Yes <input type="checkbox"/> No
We confirm that our organization upholds anti-bribery and anti-corruption standards and has implemented policies to prevent unethical behavior.	<input type="checkbox"/> Yes <input type="checkbox"/> No
We confirm that our organization has an internal code of conduct to guide employees in ethical and lawful behavior.	<input type="checkbox"/> Yes <input type="checkbox"/> No

We confirm that our organization conducts regular compliance audits to ensure adherence to relevant laws and regulations.	<input type="checkbox"/> Yes <input type="checkbox"/> No
We confirm that our organization maintains transparency in its operations and accurately reports information to stakeholders and regulatory authorities.	<input type="checkbox"/> Yes <input type="checkbox"/> No
We confirm that our organization is committed to conducting its business in compliance with human rights, labor, and environmental standards.	<input type="checkbox"/> Yes <input type="checkbox"/> No
We confirm that our organization has a policy of promptly addressing and correcting any instances of non-compliance identified within its operations.	<input type="checkbox"/> Yes <input type="checkbox"/> No
We confirm that our organization actively cooperates with regulatory authorities and law enforcement agencies during investigations or inquiries.	<input type="checkbox"/> Yes <input type="checkbox"/> No

9. Due-Dillenege Questionnaire	
QUESTION	RESPONSE
Does your institution comply or plan to comply with the OECD Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-Affected and High-Risk Areas?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the company complying with either LBMA, DMCC or MOE industry initiatives regarding responsible sourcing of precious metals?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is your institution subject to Anti-Money Laundering/Combating financial terrorism Law/Regulation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has your institution established a conformity program that contains AML/CFT policies and procedures, according to internal & international laws, rules, and standards?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your Company have any bribery policy in place?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the company, or the Senior Management ever been charged anywhere in the world for violation of applicable anti-bribery laws or regulations?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your company have Data Protection Policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your company have Data Protection Officer?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your company have a secure data storage system or an information system?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your company have an anonymous whistleblowing communication process through which employees may express concerns about the origins of sourced material?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the Company have a person responsible (Compliance Officer) for all AML-CFT matters (Due Diligence, AML policies, internal training)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you implemented a Targeted Financial Sanctions Compliance Program to identify sanctioned individuals and entities?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Does your organization conduct regular risk assessments to identify potential compliance vulnerabilities?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you conduct a Customer Risk Assessment to classify customers as low, medium or high risk?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your organization have a designated compliance officer responsible for overseeing compliance efforts?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your organization have a policy in place for conducting background checks on employees and key personnel?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your organization regularly review and update its compliance policies and procedures to reflect changes in legislation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your organization provide ongoing compliance training to employees to ensure awareness of relevant laws and regulations?	<input type="checkbox"/> Yes <input type="checkbox"/> No

10. Counterparty Details	
QUESTION	RESPONSE
What is the profile of your major counterparties?	<input type="checkbox"/> Entities <input type="checkbox"/> Individuals
What are the main locations of your major counterparties:	
Does the company / counterparty have any smelting or refining facilities?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the company / counterparty have its own manufacturing facilities?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the company / counterparty produce its own jewellery?	<input type="checkbox"/> Yes <input type="checkbox"/> No
What kind of metals does the company / counterparty send for refining?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your company / counterparty work directly with mines, refineries, or other third-party suppliers?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have offices or partnerships outside UAE?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you verify, and obtain complete export documentation from your suppliers, including source of origin?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your company offer additional services such as storage, transportation, or certification of gold products?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are your typical transactions high value?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you outsource any of your operations to third parties?	<input type="checkbox"/> Yes

	<input type="checkbox"/> No
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NOTE: Section 10 details need to be provided for every question that has been answered "yes"

SELF - DECLARATION

We hereby declare that:

1. the sources of the Metal being procured by us and sold to Radiant Aurora is free from affiliation to political parties, criminal networks or non-state armed groups, conflict zones as well as forced or compulsory labour or child labour and is in compliance with International Humanitarian Laws.
2. the information provided herein is accurate, and complete to the best of our knowledge.
3. we indemnify Radiant Aurora of any legal consequences from UAE as well as International regulatory bodies as a result of our being non-compliant to Radiant Aurora policies and International regulations or by way of concealing or by providing misleading information.

Further we agree to provide all supporting document wherever necessary and any additional information / documentation that may be required by the authorized parties, in conjunction with our compliance and declaration.

Place and Date

Stamp and Signature

Name and Function of Authorized Signatory

For Radiant Aurora Official Use	Documents Received in Order - Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Checked by & date: _____	Allotted Account No. _____
Risk Assessment:	
Remarks:	

Please list all the attachments required

List of Attachments:

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