**Private Individual**

**Personal Information**

|  |  |
| --- | --- |
| Full Name1 |  |
| Previous Name1 |  |
| Known As1 |  |
| Home Address2 |  |
| Date Lived at From |  |
| Previous Address2 |  |
| Date Lived at From |  |
| Date Lived at To |  |
| Contact Address2 |  |
| Reason for Contact Address4 |  |
| Date of Birth |  |
| Home Number |  |
| Mobile Number |  |
| Work Number |  |
| Email Address |  |

**Employment Information5**

|  |  |
| --- | --- |
| Employment Status |  |
| Employment Details |  |

**Additional Information**

|  |  |
| --- | --- |
| Geographical Location2 |  |
| Face to Face or Remote6 |  |
| Services Required7 |  |

**Client Activity8**

|  |  |
| --- | --- |
| Type of Transactions |  |
| Volume |  |
| Estimated Value |  |

**Notes**

1. Understanding the name of your client including any previous names is important for obtaining a clear picture on you client. This will also be useful should you need to undertake any further research.
2. The location in which your client lives may be a factor in increasing the risk they bring. In some countries the approach to anti-money laundering and the prevention of bribery and corruption is not sufficiently enforced. This could result in a potential for criminal funds to filter through your business.
3. Knowing the home address of you client is a must but understanding their previous address is another important factor. If further research is required this may help uncover information that may not have come to light. It can also enable you to discount potentially negative information too. For both of these reasons knowing the dates the client resided at the addresses is also important. If you use a solution to electronically identify your client the previous address will usually be used to before additional fraud prevention checks by looking at data consistency.
4. It may be that your client requests you to use a contact address. This adds in additional risk that your client may not be the individual at the home address. Consideration should be given to making some contact via the home address to confirm your client is who they say they are. Documenting the reason for the use of a different address ensures consideration has been given to the risk.
5. Understanding your client’s employment status will enable you to see if the transactions expected through the account are in line with their income. A large in balance may require further investigation to understand the source of funds.
6. The method in which a client is interacted with will adjust the associated risk. Having a relationship where a client is never met face to face is at higher risk for fraud and steps should be taken to minimise the risk.
7. It may be that your business only provides a single core service and therefore the level of risk will be consistent. However, where different product or services are offered you may wish to adapt the level of due diligence undertaken based on this risk.
8. Understanding what will be normal for your client will enable you to identify when something abnormal happens. There may be a valid reason for changes in your client’s activity such as a significant increase in the amounts going through your business. However, it could be an indicator to a change in the risk the client brings potentially warranting a higher level of due diligence.