

ACCOUNT OPENING REQUIREMENTS

<p>A. PROOF OF LEGAL EXISTENCE OF APPLICANT COMPANY</p>	<ul style="list-style-type: none"> · Trade License / Commerce Registry (if relevant in country of incorporation) · Certificate of Association (notarized/apostilled) · Memorandum and Articles of Association (notarized/apostilled) · Certificate of Good Standing / Incumbency (notarized/apostilled) · Shareholders Register · Tax Registration Certificate, if applicable · First class bank reference whereby the Applicant has been known to the issuing bank for at least two (2) years/ Audited Financial Statement
<p>B. PROOF OF APPLICANT PHYSICAL ADDRESS IN COUNTRY OF ORIGIN AND PHYSICAL ADDRESS WITHIN THE UAE (WHEN APPLICABLE)</p>	<ul style="list-style-type: none"> · Original Latest Utility Bill; or · Copy of Lease / Purchase Agreement; or · Original Statement from a financial institution
<p>C. CONTACT INFORMATION OF APPLICANTS</p>	<ul style="list-style-type: none"> · Office telephone number · Office fax number · Office email address · Website address
<p>D. VALID LICENSE, CERTIFICATIONS, REPORTS, POLICY AND PROCEDURES</p>	<ul style="list-style-type: none"> · Latest Audited Financial Statement (last two years) · Counterparty's AML-CFT Policy · Counterparty's Responsible Gold Supply Chain Policy
<p>E. INDIVIDUAL OR BENEFICIAL OWNER OR SHAREHOLDERS' OR AUTHORIZED REPRESENTATIVE IDENTIFICATION</p>	<ul style="list-style-type: none"> · Copy of passport and copy of visa, if applicable · Original latest utility bill · Copy of Lease/Purchase Agreement · Declaration by the authorized signatories that the beneficial owners are the sole beneficial owners of the Applicant Company

IMPORTANT INFORMATION

· For the initial assessment, please email scanned copies of the necessary documents to admin@agkdmcc.com. The applicant may be required to submit notarized copies or present the original for verification by AGK

· All documents must be submitted in English Language and must be translated by a certified translator.

· In addition to those listed above, AGK reserves the right to seek any supporting documents deemed required during the account opening procedure.

· Please contact our Compliance Department at +971 58 152 9872 if you have any queries regarding the documents, supply chain due diligence policy, or its implementation.



ACCOUNT OPENING FORM

Account Type <i>(Please tick)</i>	<input type="checkbox"/> Corporate	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Individual
COMPANY INFORMATION			
Company Name			
Trade License / Business Registration No.			
Issuing Authority			
Date and Place of Incorporation			
Legal Form (e.i. LLC, DMCC, LTD, etc.)			
Tax Identification No.			
Phone No.			
Fax No.			
Email Address			
Website			
Registered Address <i>(Please provide complete information to physically locate your office. Office No. Building No. Street, City, P.O. Box, ZIP Code, Country)</i>			
Business Address <i>(Please provide complete information to physically locate your office. Office No. Building No. Street, City, P.O. Box, ZIP Code, Country)</i>			
No. of direct and indirect subsidiaries			
Type of Business			
Nature of Business / Occupation			
Source of Funds			
Company Size <i>(no. of employees within the company)</i>			
FINANCIAL INFORMATION			
Total Shareholder's Equity			
Turnover for the last two years of operations			
Expected Volume and Value of transactions with AGK First DMCC per month			
Expected Volume and Value of transactions with AGK First DMCC per year			



SHAREHOLDING/ MANAGEMENT STRUCTURE

NAME	ADDRESS	POSITION / DESIGNATION (Please indicate No. of shares in case of shareholders)	PASSPORT DETAILS (Issuer, Number, Expiry)	POLITICALLY EXPOSED PERSON (YES / NO) If YES, please elaborate)	NATIONALITY

AUTHORIZED SIGNATORY

(If other than the owner, please provide supporting documents)

Authorized Signatory 1 Name	Signature
Authorized Signatory 2 Name	Signature
Authorized Signatory 3 Name	Signature
Authorized Signatory 4 Name	Signature
Authorized Signatory 5 Name	Signature



SUPPLY CHAIN QUESTIONNAIRE

(Precious Metals: Dealers, Smelters, Transporters and others only)

1. Does your company engage in trading, dealing, transporting, shipping, smelting and other activities relating to precious metals?	
2. If yes, kindly describe the company's operations.	
3. Profile of your precious metals suppliers: (i.e. Individual / Company / Artisanal Miner, Small Scale Miner, Gold/Precious Metals Exporter) – Please indicate approx. percentage of volume per supplier	
4. What are the country(ies) of origin of the metals delivered to us?	
5. What are the country(ies) / destinations of precious metals after refining (purchased or delivered to us)?	
6. What are the countries/ destinations of precious metals sold to you delivered to.	
7. Is your company required to obtain a license to deal with, import or export precious metals? If yes, kindly attached a copy.	
8. Does your company establish and implement a Responsible Gold Supply Chain Policy to ensure that gold suppliers' sources are legal and appropriately used? If yes, kindly attached a copy of the policy.	
9. Does your company establish and implement an Anti-Bribery Policy? If yes, kindly attached a copy of the policy.	
10. Does your company conduct proper due diligence on the origin of the metals you receive from customers and inspect the authenticity and credibility of the source of precious metals disclosed by the downstream supplier?	
11. When contracting with new suppliers, does your company inquire about the identity of the mines, locations of gold processing, methods of processing and transportation, to ensure its compliance with the OECD guidance?	
12. Does your company ensure that the mine sites of which gold is extracted from has (i) proper legal control of the mine site, transportation routes and dealers; (ii) does not extort or tax money or minerals from the mine and the transportation routes?	
13. What payment method (purchases and sales) does your company use? Please provide the percentage of each payment.	
14. What type of information does your company requests from your precious metals suppliers?	
15. Trade References or Company(ies) you worked with (Minimum of 3)	
NAME	COUNTRY OF INCORPORATION



**ANTI-MONEY LAUNDERING AND COUNTER TERRORISM
FINANCING QUESTIONNAIRE**
Client's AML and CFT Procedures

<p>1. Did your company establish written policies and procedures designed to combat Money Laundering and the Financing of Terrorism and are these policies and procedures applicable to all your branches, subsidiaries and operations? If YES, kindly provide us with the latest copy of your Anti-Money Laundering (AML) and Combatting Financing of Terrorism (CFT) policy and procedures. If NO, please provide your reasons/comments.</p>	
<p>2. Are all your relevant staff regularly trained on your own AML and CFT policies and procedures and on the requirement of local laws and regulations? If YES, how often are your employees subjugated to training covering AML and CFT?</p>	
<p>3. Does your company retain records of the training provided to employees?</p>	
<p>4. Does your company fill out and maintain records on KYC forms and documents for natural and juridical persons / customers?</p>	
<p>5. Does your procedure require retention of relevant records and if yes, for how long are these documents retained?</p>	
<p>6. What are your company's policies and procedures regarding determining the economic beneficial owner of an account and /or transaction?</p>	
<p>7. Has your company adopted a "risk-based approach" per FATF, OECD, DMCCA requirements in assessing customer, product or service, and jurisdiction or geographical risks? If YES, kindly elaborate the framework adopted by your company.</p>	
<p>8. Does your company cross check the names of prospective clients and suppliers against a database of sanctioned persons / entities as notified by competent authorities? If YES, kindly provide the name of the database used.</p>	
<p>9. In case of a suspicious transaction, what are your company's policies to address and report such instances?</p>	
<p>10. Does your company have a policy of protecting your employees if they report, in good faith, any suspicious activity?</p>	
<p>11. Does your company have a policy and procedures for independent audit or testing of your AML and CFT compliance?</p>	
<p>12. Does your company have a compliance officer and/or compliance function responsible for coordinating / monitoring compliance? If YES, please give the name and contact details of your Compliance Officer in your institution.</p>	
<p>FULL NAME:</p> <p>DESIGNATION:</p> <p>EMAIL ADDRESS:</p> <p>PHONE NO.:</p> <p>MOBILE NO.:</p>	



**ANTI-MONEY LAUNDERING AND COUNTER TERRORISM
FINANCING QUESTIONNAIRE**
Client's Operations

1. Does your company conduct operations in countries deemed non-compliant with FATF? If yes, kindly elaborate on the nature of the transactions/relationship.	
2. In the past 5 years, has your company been the subject of an investigation or assessment by a regulatory body addressing AML/CFT and compliance with local or international regulations? If YES , would you kindly provide us with a summary of the report raised?	
3. In the past 5 years, has your company shareholders or managers been subject to an investigation by a regulatory body addressing AML/ CFT and compliance with local or international regulations? If YES , kindly elaborate on the instance of non- compliance.	
4. Is your company listed under any Stock Exchange? If YES , kindly provide us with the details.	
5. Do any of the shareholders holding any percentage of shares hold citizenships in any countries deemed by FATF as high risk or non-compliant territories?	
6. Does any of your company Executives/Managers hold citizenships in any countries deemed by FATF as high risk or non-compliance territories?	

UNDERTAKING

I/We hereby acknowledge that we have received a copy of AGK AML-CFT Policy and Supply Chain Policy and that we will thoroughly review it and adhere to its terms, and also adhere to any of its revisions or amendments as posted from time to time in www.agkdmcc.com

I/We confirm that we have read and understand the OECD Due Diligence Guidance for Responsible Supply Chain of Minerals from Conflict-Affected and High-Risk Areas, the LBMA Responsible Gold Guidance, the DMCC Practical Guidance, and the AGK Compliance Manual, and that we will abide by its provisions.

I/We acknowledge that, as part of AGK's requirement to open an account, I/We must declare the source of funds that I/We will be utilizing for the purpose stated under this application. I/We also understand the requirements of the Resolution and the Federal Laws on Anti-Money Laundering and Combating Terrorism, and I/We hereby guarantee that our precious metals/funding sources are free of conflict financing, criminal funding, child labor, and human rights violations.

I/We hereby certify that the foregoing information is accurate and truthful, that I/we are duly authorized to engage in this account opening agreement, and that the supporting documents submitted hereto are genuine and valid.

I/We hereby authorize AGK to obtain pertinent information from clients, banks and any other sources necessary for the objective evaluation for this application.

I/We hereby confirm that the authorized signatories herein enumerated are authorized to transact for and on behalf of the Company. Any breach of trust by the authorized representative, or damages arising from the action of the agent or the said breach of trust, shall be the sole responsibility of our company.

I/We hereby confirm that by signing this Agreement, we had obtained the advice of legal counsel and acquiesce to the Terms and Conditions attached herein or as posted in the website www.agkdmcc.com, which document contains the conditions for the validity and enforceability of any and all transactions entered into with AGK First DMCC.



Source of Fund Declaration

I/We hereby confirm that the accumulated wealth of all shareholders of the Company is derived from legitimate sources such as Capital of company/dividends which they own and operate; Income from business/ investment; Professional salary; profit from sold investment; passive income from rental payment; sale of property; sale of company; gift/ inheritance , which are not linked and/or derived from criminal origin, of whatsoever nature, and in particular do not constitute the proceeds of money laundering or terrorist financing.

I/ We hereby confirm, that the investments made into the Company are from the shareholders' own wealth and are not made on behalf of third party.

I/ We confirm, finally, that the information provided herein is, to the best of my knowledge and belief, accurate, and complete.

I agree to provide AGK FIRST DMCC with any further information or supporting documentary evidence in respect of the sources of wealth upon request.

PEP Declaration

Please tick as applicable:

I/ We hereby confirm that the shareholders/ directors/ultimate beneficial owner/officers of the Company:

Do not fall within the definition of 'politically exposed persons', being natural persons who are or have been entrusted with prominent public functions, including their immediate family members, or persons known to be close associates of such persons; but shall not include middle ranking or more junior officials, as below defined.

Fall within the definition of 'politically exposed persons', being natural persons who are or have been entrusted with prominent public functions*, including their immediate family members** or persons known to be close associates*** of such persons, but shall not include middle ranking or more junior officials, as below defined.

* Prominent public functions being: Heads of State or of government, ministers, deputy or assistant ministers and Parliamentary Secretaries; Members of Parliament or similar legislative bodies; Members of governing bodies of political parties; Members of the Courts or of other high-level judicial bodies whose decisions are not subject to further appeal, except in exceptional circumstances; Members of courts of auditors, Audit Committees or of the boards of central banksAmbassadors, charges d'affaires and other high ranking officers in the armed forces; Members of the administrative, management or boards of State-owned corporations; Anyone exercising a function equivalent to those aforementioned within an institution of the European Union or any other international body.

**Immediate family members shall include: (i) the spouse, or any partner recognized by national law as equivalent to the spouse; (ii) the children and their spouses or partners or persons considered to be equivalent to a spouse; and (iii) the parents.

***Close associates shall include: (i) A natural person known to have joint beneficial ownership of a body corporate or any other form of legal arrangement, or any other close business relations with that politically exposed person; (ii) A natural person who has sole beneficial ownership of a body corporate or any other form of legal arrangement that is known to have been established for the benefit of that politically exposed person.

I declare that the above information is true and correct. In the event of changes in the circumstances of our shareholders/ directors/ultimate beneficial owner/officers in relation to this declaration, the Company undertakes to duly inform AGK FIRST DMCC of such changes, within ten (10) days from occurrence of such change.

N.B. If any of the shareholders/ directors/ultimate beneficial owner/officers of your company is/are classified as PEP as earlier defined, kindly provide the following details/documents:

i. Government/ Semi-government Position: _____

ii. Date of appointment: _____

iii. Date of Resignation (if applicable): _____ iv: Declaration of source of wealth: ____

Company Name: _____

Name of Authorized Signatory: _____

Title / Designation: _____

Place and Date: _____

STAMP AND
SIGNATURE

AGK FIRST DMCC

Telephone: +971 4 577 2066 Email: admin@agkdmcc.com Website: www.agkdmcc.com

Date:

AGK FIRST DMCC
Dubai, United Arab Emirates

DECLARATION

SOURCE OF FUNDS/ METALS

Pursuant to the requirements of the Resolution and the Federal Law No. 4 of 2002 as amended by Federal Law No. 9 of 2014 on Anti-Money Laundering and Combatting of Financing of Terrorism, the undersigned hereby undertake that the sources of funds/metals are acquired from legitimate sources not involved in funding conflict or non-compliance with any United Nations sanctions, resolutions or human rights violation. Evidence of such is available if needed or as requested.

The undersigned hereby further warrants to AGK FIRST DMCC that the funds/metals to be delivered to AGK FIRST DMCC for refining or trading have been procured through legal means and do not originate from any sanctioned country/entity/person/s from the United Nations and other relevant sanction programs.

Lastly, we hereby undertake that our sources of precious metals are free from conflict financing, criminal funding, child labour and human rights abuses.

OECD UNDERTAKING

We confirm that we have in place an adequate supply chain policy that includes ongoing, proactive and reactive due diligence, risk assessment and mitigating controls to make sure that we and our suppliers are not dealing with precious metals originating from conflict-affected or high-risk areas including Democratic Republic of Congo and the surrounding countries.

We confirm further, that we are observing and complying with domestic and international laws, rules and regulations, including those governing the illicit trade in precious metals and the UN Security Council sanctions.

We hereby acknowledge that we have received the OECD Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-Affected and High-Risk Areas – Supplement in Gold and we undertake to review it thoroughly and to comply with its provisions.

Company Name:	Date:	
Beneficial Owner/Authorized Signatory Name:		
Signature:	Stamp:	