



KNOW YOUR CLIENT & ANTI MONEY LAUNDERING QUESTIONNAIRE

Name of the Institution	AL ROSTAMANI INTERNATIONAL EXCHANGE
Date of Incorporation	21.10.1979
Date of commencement	21.10.1979
Address	level 18, Maze Tower , Sheikh Zayed Road .P O Box 10072, Dubai, United Arab Emirates. Tel: + 971 4 454 3200, Fax:+ 971 4 454 3219.
Formation of Company : (Sole proprietor / Partnership / Private / Public)	Partnership Company
Country of Location	United Arab Emirates
Central bank license number	Ref. 13-3/585/2014
Email Address	ariemgt@alrostamanigroup.ae
Contact Person (Name, Designation, contact number & other details)	Mr. S. Karunakaran, General Manager. Tel: + 971 4 454 3210, Fax: + 971 4 454 3219 Email id : s.karunakaran@alrostamanigroup.ae
Type of Activity	Purchase and sale of foreign currencies in the form of banknotes, coins, travellers' cheques and handling remittance business.
Bank/Non-Bank FI/Broker/Dealer/ Others (Specify)	Exchange Company
Are you publicly traded	No
Are you government owned	No
Does any investor or group of Investors hold more than 5 % Ownership of your institution (if yes Please provide the details)	YES, List enclosed.
Details of commercial license held License No: Date / valid up to	License. No: 215820 21.10.1979 / 22.03.2017.
Does your Bank/Office have abroad Offices/branches:	No branches operated outside UAE. We have a liaison office (Back office) set up in India approved by RBI.
Number of employees	447
Number of Branches	30
Please provide your senior management structure and furnish their complete name and designations.	A separate sheet enclosed



AML Questionnaire

1	Has the country in which you are located established laws designed to prevent Money Laundering and is your Institution subject to such laws?	Yes
2	Has your institution established written policies designed to combat Money Laundering? Please provide any written material outlining these policies. <i>(Enclosed)</i>	Yes
3	Do the Anti-Money Laundering Policy and Procedures include Customer identification requirements at the inception of the relationship?	Yes
4	Is the identification required for walk-in customers?	Yes
5	Does your institution has implemented systems for identifying your customers, including KYC documentation, customers information, information about business activities, normal and expected level of transactions and any other relevant information, updating the customer profile on a regular basis & shall be able to provide the relevant identification information and transaction log, immediately upon request.	Yes
6	Has your institution established written internal procedures and controls to implement Anti Money Laundering policies? Please provide any written material outlining these procedures. <i>(enclosed)</i>	Yes
7	Does your institution have an established employee training program to teach employees about money laundering and to assist them in identifying suspicious activities?	Yes
8	Does your institution have an established audit and compliance review function to test the adequacy of anti-money laundering policies and procedures applicable to your home office also applied to your foreign branches?	Yes
9	Are the Anti-Money Laundering policies applicable to your home office also applied to your foreign branches and majority owned subsidiaries? If no, please explain; <i>(However we don't have any foreign branches)</i>	Yes
10	Are your procedures designed in line with the recommendations of Financial Action Task Force (FATF) standards?	Yes
11	Can you confirm that you establish the purpose and the origin of funds to customer's transaction / remittances?	Yes
12	Is there an established method at your institution for reporting suspicious activities and transactions to the appropriate authorities?	Yes
13	Who is the regulatory body/competent authority that govern your institution?	Central bank of the UAE
14	Do the regulatory body/competent authority in your country conducts any visits to your institution? If yes, what is the cycle?	Yes, once a year
15	Has your institution ever been fined or prosecuted for money laundering offenses / non-compliance with Anti Money Laundering requirements?	No
16	Does your institution have a designated Money Laundering Reporting officer (MLRO) i.e. Compliance officer?	Yes
17	Does your institution have procedures for updating customer information periodically?	Yes
18	How does your institution monitor transactions/movements; manual or automated?	Automated on real time basis
19	Do the laws and regulations in your country prohibit opening or maintaining anonymous accounts or accounts in fictitious names?	Yes
20	Does your institution has policies stipulating enhanced due diligence while	Yes



	undertaking relationships with and transactions pertaining to Politically Exposed Persons(PEP) and owner or senior management personnel is not a Politically Exposed Person (PEP)	
21	Is there a proper due diligence process in place?	Yes
22	Do the policies in your institution prohibit conducting any business with shell banks/entities?	Yes
23	Does your institution screen your customer's names against any sanctions list? If yes what list is used: <i>(on real time basis the system automatically check the names of our customers / beneficiaries against the list viz. OFAC, EU, UN and CB OF UAE. We have also subscribed for WORLD-CHECK which is used for the purpose of name check and for due diligence)</i>	Yes
24	What is the retention period of your institution's records of customer verifications transactions, vouchers, correspondence, and other related documents	10 years
25	Do the laws and regulations in your country and /or your own policies protect employees, who report suspicious transactions in good faith?	Yes
26	Name of the act enacted by the country to combat money laundering & terrorist financing.	Federal Law No. (4) of 2002 and its amended Law No. (9) of 2014.

Questionnaire Completed by: SRIDHAR RAJAM

Signature:
SRIDHAR RAJAM
Title: Head – Risk & Compliance
Date: 18.07.2016

Questionnaire Approved by: KARUNAKARAN SADASIVAM

Signature:
KARUNAKARAN SADASIVAM
Title: GENERAL MANAGER
Date: 18.07.2016