# Know your Customer (KYC) Form (Individuals)

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Date: ____-____-_____

## Section 1: _____

Name: Mr/Mrs/Ms: _____

Father's/ Husband's Name: _____ Mother's Maiden Name: _____

CNIC/Passport No. *(in case of Minor, provide B-Form number or juvenile card): _____ Date of Birth: _____

CNIC Issue Date: _____ CNIC Expiry Date: _____ Place of Birth: _____ Religion: _____

Marital Status: ☐ Married ☐ Single Nationality: _____ Resident: ☐ Yes ☐ No

Mailing Address: _____ Province: _____

Mobile no. _____ Phone No. _____ Email Address: _____

In case of Minor Account:

Name of Guardian: _____

Relation with minor: _____ Guardian CNIC: _____ CNIC Issue Date: _____

Mobile no. _____ Phone No. _____ CNIC Expiry Date: _____

## Section 2: Know Your Customer (KYC): _____

Source of Income: ☐ Salary ☐ Business ☐ Inheritance ☐ Savings/ Investments ☐ Other, please specify: _____

Occupation: ☐ Private Service ☐ Govt. Service ☐ Homemaker ☐ Student ☐ Retired ☐ Self-Employment

☐ Real Estate Dealer ☐ Lawyer/ Legal Advisor ☐ Accountant/ Tax advisor ☐ Other, Please specify: _____

Nature of Business (Sole Proprietor): _____ In case of Homemaker/ Student, please specify dependency on: _____

Type of Counter Parties (Sole Proprietor): _____

## Section 3: Miscellaneous KYC: _____

| | | | | |
|---|---|---|---|---|
| a) | 1) Are you a resident/ national of any country other than Pakistan? (If "Yes", please fill point #2 below): | ☐ Yes | ☐ No | |
| | 2) Do you belong to a country that is not part of FATF (Financial Action Task Force*): | ☐ Yes | ☐ No | |
| b) | Do you have any business relationship or transactions in/ from offshore Tax Haven countries? | ☐ Yes | ☐ No | |
| c) | Has any Financial Institution ever refused to open your account? | ☐ Yes | ☐ No | |
| d) | Do you deal in high value items i.e. Gold, Silver, Diamonds, Metals, and Gems etc.? | ☐ Yes | ☐ No | |
| e) | Are you a resident or inhabitant of Southern Punjab or Afghan Border? | ☐ Yes | ☐ No | |
| f) | Is your total investment in JS Investments more than Rs. 25 million? | ☐ Yes | ☐ No | |
| g) | Do you hold a high profile position i.e. Sports or Media Personality? | ☐ Yes | ☐ No | |
| h) | Are you acting on behalf of any other person? (If "yes", please provide "Declaration for Ultimate Beneficial Ownership"). | ☐ Yes | ☐ No | |
| i) | Are you a domestic or foreign "Politically Exposed Person" (PEP)? | ☐ Foreign | ☐ Domestic | ☐ Neither |
| j) | Are you a family member or close associate of a domestic or foreign "Politically Exposed Person" (PEP)? | ☐ Foreign | ☐ Domestic | ☐ Neither |

*FATF members: Argentina | Australia | Austria | Belgium | Brazil | Canada | China | Denmark | Finland | France | Germany | Greece | Hong Kong (China) | Iceland | India | Ireland | Italy | Japan | Korea |Luxembourg | Malaysia | Mexico | Netherlands | New Zealand | Norway | Portugal | Russian Federation | Singapore | South Africa | Spain | Sweden | Switzerland | Turkey | United Kingdom | United States

## Section 4: Declaration: _____

I/We hereby acknowledge that the information provided on this form is correct to the best of my/ our knowledge and I/ we shall immediately update JS Investments Limited (JSIL) if there is any change in the information provided, including change in my/ our source of wealth/ income. I/We hereby authorize JSIL to verify any or all information related to KYC, CNIC verification using NADRA Verisys, IBAN and Mobile Number verification as provided herein above in this form.

_____

**Joint / Authorized Signature**

### For Official Use

Channel Partner: _____ Region / City: _____ Branch Name / Code: _____

Relationship Manager: _____ Account Number (If Any): _____

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# Risk Profiling Questionnaire (RPQ)

## For Individual Clients

**Name of applicant:**_____ **Date:** _____

Q. 01 Please select your age range?

A. ☐ Over 60 years or below 18 years
B. ☐ Between 50 and 60 years
C. ☐ Between 30 and 50 year
D. ☐ Between 18 and 30 year

Q. 02 How do you consider your capital market experience and knowledge, as an investor?

A. ☐ Basic
B. ☐ Average
C. ☐ Above Average/ Good
D. ☐ Very Good

Q. 03 What are you looking for in terms of your investment objective?

A. ☐ Capital preservation and regular income with very low risk investments avenues
B. ☐ Capital preservation and regular income with low risk investment avenues
C. ☐ Capital growth and regular income with medium risk investment avenues
D. ☐ Capital appreciation and returns with high risk investment avenues

Q. 04 Please select your average monthly income?

A. ☐ Less than PKR 100,000
B. ☐ Between PKR 100,000 and PKR 500,000
C. ☐ Between PKR 500,000 and 1000,000
D. ☐ More than PKR 1000,000

Q. 05 What levels of fluctuation in your investment would you generally accept?

A. ☐ Less than PKR 5%
B. ☐ Between 5% to 10%
C. ☐ Between 10% to 20%
D. ☐ More than 20%

### How to Score your Risk Profile

- Each option has points associated with it. Score the answers in ascending order (A = 1, B = 2, C = 3, and D = 4).
- Please select one option under each question given
- Calculate all the scores given to each question in below table;

| Question No. | Your Points |
|---|---|
| 01 | |
| 02 | |
| 03 | |
| 04 | |
| 05 | |
| Total Score | |

The level of risk mentioned below is driven after ascertaining general risk factors applicable to the Mutual Funds industry;

| Total Score | Risk Level | General Description |
|---|---|---|
| 1 - 6 | Low | Principle at Low risk |
| 7 - 13 | Medium | Principle at Medium risk |
| 14 - 20 | High | Principle at High risk |

## Declaration:

This RPQ has been filled to the best of my knowledge and I agree that this questionnaire only provides some indication of my risk profile, which may or may not exactly reflect my ability to take risk and/ or risk tolerance level. Moreover, JSIL has provided all the necessary advice about the Fund(s), under its management. I agree that any misleading or inaccurate information provided herein may give wrong outcome of the recommendation made. Further, JSIL will not be held liable for any financial consequences.

I hereby declare that -please tick ( ☑ ) the box;

☐ I wish to proceed with the recommended Fund as per the Risk Profiling Questionnaire
☐ I have decided to purchase other Fund(s) that is not recommended as per Risk Profile Questionnaire and I understand the risk associated with the Fund(s) of my choice

1. _____ 2. _____ 3. _____

_____
**Applicant's Signature**

# Foreign Account Tax Compliance Act (FATCA) Checklist

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**For Institutions, Individual & Joint Account Holders (Please write clearly using BLOCK LETTERS)**

*If any of the below is selected as "YES" then kindly provide country specific supporting documents with details

| S# | Particulars | Principal Applicant | Joint Applicant 1 | Joint Applicant 2 | Joint Applicant 3 |
|---|---|---|---|---|---|
| 1 | Full Name – First | | | | |
| | Middle | | | | |
| | Last | | | | |
| 2 | Country of Residence: | | | | |
| 3 | Country of Birth: | | | | |
| 4 | CNIC/ POC/ NICOP: | | | | |
| 5 | Country of Incorporation (For entities) | | | | |
| 6 | Are you a U.S. Resident? | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| 7 | Are you a U.S. Citizen? | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| 8 | Do you hold a U.S. Permanent Resident Card (Green Card)? | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| 9 | Are you a Resident/ Citizen of any other country? (Please specify) | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| 10 | Are you Dual National (Please specify what nationality do you hold) | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| 11 | Are you a Resident of any country other than Pakistan? (Please specify) | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| 12 | Do you have any tax obligation in a country other than Pakistan? (Note: If "YES" then please specify the list of countries along with its respective tax number, social security number, or local equivalent.) | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| 13 | Are you a U.S. Owned Entity/ any other country? (Please specify) | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| 14 | Have you a given Power of Attorney to any Person residing overseas? Please provide Attorney's Address: | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |
| 15 | W8BEN/ W9 Forms/ W8BENE Submitted with date of submission. | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No | ☐ Yes ☐ No |

I/We hereby confirm the information provided above is true, accurate and complete.

I/We hereby provide my/our consent to JS Investments Limited (JSIL) or any of its affiliates to disclose and furnish and share information pertaining to my/ our account to domestic or overseas regulators or tax authorities where necessary to establish our tax liability in any jurisdiction.

I/ We also authorize JSIL to deduct withholding tax from my/ our account when required to do so by domestic or overseas regulators or tax authorities or pay out, from my/our account(s) such amounts as may be required according to applicable laws, regulations, agreements with regulators or authorities and directives.

I/We shall indemnify and hold JSIL harmless against any claim, damages, costs, expenses and other direct and/or indirect consequence of disclosing, furnishing and sharing any information with any domestic or overseas regulators or tax authorities.

I/We agree and undertake to notify the JSIL within thirty (30) calendar days if there is a change in any information which we have provided above.

| Principal /Authorized Signature (Or Guardian in case of minor) | Joint 1 (if any) / Authorized Signature | Joint 2 (if any) / Authorized Signature | Joint 3 (if any) / Authorized Signature |
|---|---|---|---|

# Declaration / Undertaking on "Source of Income" & "Source of Funds"

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Date: ____-____-_____

Name:_____ Father's / Husband's name:_____

CNIC No. _____ JSIL A/C #_____

Further to my request for opening of account with **JS Investments Limited ("JS Investments")**, I do hereby declare the following:

## A. Source of Income *(where "Income" means money received on regular basis in exchange providing goods or services or investing capital)*

My monthly income is: PKR _____ and,

**Please check mark one or more options that apply to you, and attach relevant documentary proofs:**

- ☐ I am a **Self-employed individual**. <Attach Business ownership / Proprietorship / Partnership document | Professional membership card OR Any other equivalent document>
- ☐ I am a **Salaried individual**. <Attach proof of Employment e.g. Job card | Employment Letter>
- ☐ I earn regular **Investment Income.** <Attach Proof of Investment Income>
- ☐ I am a **Company owner** of a "Limited Company". <Attach Form A or Form B, and Form 29>
- ☐ I have **No Source of Income**. <For **Retired person** OR **Un-employed OR Housewife/Homemaker** etc>
- ☐ I am a **Minor**. <Attach Guardian's Source of Income>

## B. Source of Funds *(where "Funds" refers to the amount(s) you invest in schemes managed by JS Investments)* (Only Required if investment amount is more than Rs. 2 million)

**Please check mark one or more options that apply to you, and attach relevant documentary proofs:**

- ☐ My investment is funded by **my current Income**. <Attach documentary proof of income, for example: "Pay-slip" OR "Profit statement of Partnership / Business / Company" OR "Proof of Investment Income" OR Equivalent document>

  Note: (If Investment amount is more than 4 times your annual income declared in Section A above, you must declare additional "Source of Funds" from the options in Section B)
- ☐ My investment is funded by my **Savings** from past income. <Attach documentary proof of Savings, for example "Wealth statement" OR "Past Employment Experience Certificate & Pay-slip" OR "Past Business ownership document & Profit statement of business" OR Other Equivalent document>
- ☐ My investment is funded by my **Father / Husband / Son** Or _____. <Attach CNIC, KYC Form, and Declaration / Undertaking of Source of Income / Funds for the person funding your investment.>
- ☐ My investment is funded by **"Sale of Asset"** Or **"Inheritance"** Or _____. <Attach proof of funding e.g. "Property sale document" OR "Succession & Inheritance document" OR Other Equivalent document>

I undertake that in case of changes in information above, I shall immediately declare the same to **JS Investments.**

I also hereby undertake responsibility of the truthfulness, accuracy and completeness of facts/ information stated herein and agree to hold **JS Investments** and its officers, severally and jointly, indemnified and harmless from and against any adverse consequences including all loss(es), damage(s), cost(s) and expense(s) (including legal form) that may result on account of any defect in the truthfulness, accuracy and completeness of facts and information stated herein.

Sincerely yours,

_____

Authorized Signature

# COMMON REPORTING STANDARD (CRS) FORM FOR INDIVIDUAL CLIENTS

## Part 1 – Identification of Individual Account Holder

Name as per CNIC (Mr/ Mrs/ Ms): _____
Father/ Husband Name: _____ CNIC Number: _____
Date of Birth: _____ City of Birth: _____ Country of Birth: _____
Current Address: _____
Mailing Address: _____

## Part 2 – Country of Residence for Tax Purposes and related Taxpayer Identification Number ("TIN")

Please indicate countries where Account Holder is tax resident and TIN for each country or equivalent number. If a TIN is unavailable please provide the appropriate reason A, B or C as explained below:
Reason A - The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents;
Reason B - The Account Holder is unable to obtain a TIN or equivalent number (Please explain reason of not obtaining TIN);
Reason C - No TIN is required for that country/ jurisdiction.

| | Country of tax residence | TIN | If no TIN available enter Reason A, B or C |
|---|---|---|---|
| 1 | | | |
| 2 | | | |
| 3 | | | |

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.

| | |
|---|---|
| 1 | |
| 2 | |
| 3 | |

## Part 3 – Declarations and Signature

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with JSIL setting out how JSIL may use and share the information supplied by me.
I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.
I certify that I am the Account Holder (or am authorized to sign for the Account Holder) of all the account(s) to which this form relates.
I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.
I undertake to advise JSIL within 30 days of any change in circumstances which affects the tax residency status of the individual identified above or causes the information contained herein to become incorrect or incomplete, and to provide JSIL with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.

_____ _____
Signature Date

Note: If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.

_____ _____
Print Name Capacity