

Know Your Customer (KYC) Questionnaire

Emirates Islamic Bank PJSC provides the following standard Anti-Money Laundering (KYC) Questionnaire:

We confirm that the following areas of our organization are covered by the response contained in this questionnaire:

Emirates Islamic Bank Head Office and domestic branches: Yes No

Overseas branches: N/A (no overseas branches)

1. Institution Name: Emirates Islamic Bank PJSC
2. Address:
Registered Office: Al Gurg Tower 2
Riggat Al Buteen
P.O. Box 6564
Dubai, United Arab Emirates

Principal place of business : Same as above
Location of Head Office : Same as above

Overseas Branches : N/A

3. U.A.E Registration / License No.: 107585
4. Compliance Contact Name: Naveed Zahid
Contact Telephone: +971(4) 406-2570
E-mail address: NaveedZ@emiratesbank.com
5. Website address:
www.emiratesislamicbank.ae
6. Is money laundering a criminal offence in your country?
Yes No
7. Are there specific laws and/or regulations in place covering Anti-Money Laundering? If so, what are these called?
Yes No

Regulation concerning procedures for Anti-Money Laundering dated 14 November 2000 and subsequent amendments issued by Central Bank of the United Arab Emirates.

8. Do the regulations require banks / financial institutions to Know Your Customer before transacting any business with them?
Yes No

9. Do the regulations require banks / financial institution to have effective controls in place to prevent and identify the proceeds of crime being laundered through their systems?

Yes No

10. Do the regulations require banks / financial institutions to report any suspicious transactions to a law enforcement or other agency designed for that purpose?

Yes No

11. Do the laws and regulations in your jurisdiction limit or prohibit the opening or maintenance of anonymous or numbered accounts?

Yes No

12. Are you publicly owned?

Yes No

Ownership Structure: Emirates Bank International owns 99.85% of the share capital of Emirates Islamic Bank.

13. Are you listed on any stock exchange? If so, please specify the name?

Yes No

Emirates Islamic Bank is listed on the Dubai Financial Markets ("DFM").

14. Do you verify the identity of all customers prior to opening accounts?

Yes No

15. Please confirm that you provide banking services only to other banks/ financial institutions with a physical presence and not shell banks?

Yes No

16. Does your organization have an established employee training program to educate employees about combating money laundering and to assist them in identifying suspicious transactions?

Yes No

17. Do you have policy and procedures for audit or compliance testing of your Anti-Money Laundering compliance?

Yes No

At least annually.

18. Do you have a Money Laundering Reporting Officer responsible for coordinating / monitoring compliance?

Yes No

19. Does your organization maintain records of account holders and beneficiaries, transactions history, correspondence etc. for a specific period of time?

Yes No

20. Does your organization have a policy of not opening accounts in fictitious names?

Yes No

I confirm that I am authorized to complete this document.



Naveed Zahid
Compliance & AML Manager