

**Risk Approach Form for Corporate Customers**
**風險評估表格 - 公司客戶**

Must be completed by Credit and Risk Control Officer 必須由信貸及風險控制主任填寫

Corporate Name 公司客戶名	:	Account Executive Name: 客戶主任姓名	:	_____
Customer Account Number 客戶編號	:	AE Code: 職員編號	:	_____
Principle shareholder/ directors/ authorized signatories 股東/董事/授權簽署人	:	<input type="checkbox"/>	Risk assessment for new customer 新開戶客戶之風險評估	
Identification Number 身份證明編號	:	<input type="checkbox"/>	Risk assessment for existing customer (e.g. regular review) 現有客戶之風險評估 (例如: 定期審閱)	
		<input type="checkbox"/>	Risk assessment for existing customer (e.g. ad hoc review) Only fill in Question 3 and Final Assessment Section 現有客戶之風險評估 (例如: 不定期審閱) 只需填寫問題 3 及最終評估部份	
			← Existing risk grading for customer 客戶之現有風險評級 (如適用)	_____

**IMPORTANT NOTE 重要提示:**

The following types of business are regarded as High-risk grading. Please consult with Responsible Officers.

Individuals whose major business involves or manage in any of the following extremely high-risk business

任何人士經營或管理以下極高風險行業:

- i) Casino and gambling businesses not listed on recognized stock exchange  
於非認可證券市場上市之賭場或賭博行業
- ii) Money Changer, Remittance Agent 貨幣兌換商、匯款代理人
- iii) Brothel 色情場所
- iv) Night Club or Sauna House 夜總會或桑拿浴室

**Assessment questions 評估問題**

- Is the principle shareholder (holds >= 25% of the shares), partner, director, authorized signatory or executive of the corporate customer a PEP from a high-risk jurisdiction?  
該公司之主要股東(擁有25%以上之股權)、合夥人、董事、授權簽署人或高級管理層是否屬於 高風險地區 之政界人士?  
 Yes 是  No 否
- Is the company's name or name of principle shareholder, partner, director, authorized signatory or executive listed on the wanted persons list or under investigation by Police Force or ICAC?  
該公司、公司之主要股東、合夥人、董事、授權簽署人或高級管理層是否列於香港警察或廉政公署之通緝人士名單內、或是否受到上述執法機關所調查?  
 Yes 是  No 否
- Has the company's name been reported to JFIU by the Company pending classification or classified as high risk? (for existing customer only)  
本公司曾否將公司名稱舉報致聯合財富情報組、而未被定案或已被定為高風險? (只限現有客戶)  
 Yes 是  No 否
- Is the company a shell company without **business purpose**?  
該公司是否空殼公司 而並無商業目的?  
 Yes 是  No 否

If the answer for any one of the above four questions is 'yes', the overall risk for the customer is considered as 'High'. It is not required to answer Question 5 to 8.

如以上四條問題中，其中一題之答案為“是”，該客戶之整體風險應被列作“高”。客戶主任/經辦員無須填寫第5至8題。

- Place of incorporation: 成立地區 \_\_\_\_\_  
Risk grading: 風險評級:  Low 低  Medium 中  High 高 [A]
- Place of business establishment: 客戶業務所在地 \_\_\_\_\_  
Risk grading: 風險評級:  Low 低  Medium 中  High 高
- Location of the counterparties: 交易對手及伙伴所在地 \_\_\_\_\_  
Risk grading: 風險評級:  Low 低  Medium 中  High 高 [B]

Please refer to the table below to derive the risk for "Place of Incorporation" + "Place of Business Establishment/Location of Counterparties" ([A]+[B])

請參考以下列表以計算"成立地區" + "客戶業務所在地"/"交易對手及伙伴所在地"之風險評級 ([A]+[B]):

Place of Incorporation	Place of business establishment/location of counterparties		
	Low	Medium	High
High	M	H	H
Medium	L	M	H
Low	L	L	M

Risk grading for "Place of Incorporation" + "Place of Business Establishment/Location of Counterparties": "成立地區" + "客戶業務所在地"/"交易對手及伙伴所在地"之風險評級:

Low 低  Medium 中  High 高 [C]

7. Business nature 業務特性

7a. What is the business nature of the corporate customer? 該公司客戶屬於哪類行業?

	Risk Grading 風險評級
(a) Catering (e.g. bars, restaurants) 飲食業(例如酒吧或餐廳)	High 高
(b) Dealer/trader in gems, precious metals, jewellery shops (寶石商、貴金屬商、珠寶商)	
(c) Dealer/trader in art of antiques 藝術品買賣商或古董商	
(d) Charity, foundation, non-profit organization 慈善團體、基金會、非牟利機構	
(e) Pawnshop 當舖	
(f) Society with cross border donation 涉及跨國捐款之社團	
(g) Casino not listed in recognized stock exchange 於認可證券市場上之賭場	
(i) Entertainment - Karaoke, massage parlor 娛樂場所 - 卡拉OK, 按摩院	
(j) Investment brokers/dealers 投資經紀/交易商	
(l) Unregulated Financial Institution, e.g. money lender 未受規管之金融機構, 如財務公司	
(m) Property developer or construction company 地產發展商或建築公司	
(n) Travel agents (i.e. tour organizers) 旅行社(即經辦旅行團的公司)	
Other businesses 其他業務	

Risk grading for "Business":  Low 低  High 高 [D]  
 業務之風險等級:

Please refer to the table below to derive the risk for "Place of Incorporation" + "Place of Business Establishment/Location of Counterparties" + "Business" ([C]+[D])

請參考以下列表以計算"成立地區" + "客戶業務所在地"/"交易對手及伙伴所在地" + "業務"之風險評級 ([C]+[D]):

Place of Incorporation + Place of business establishment/location of counterparties	Business	
	Low	High
High	H	H
Medium	M	H
Low	L	M

Risk grading for "Place of Incorporation" + "Place of Business Establishment/Location of Counterparties" + "Business":

"成立地區" + "客戶業務所在地"/"交易對手及伙伴所在地" + "業務"之風險評級:

Low 低  Medium 中  High 高 [E]

8. Control & other criteria 監控及其他準則

Please answer the following questions 請回答以下問題:

(i) Is the customer a listed company or subsidiary of listed company on a recognized stock exchange?  Yes 是  No 否  
 客戶是否屬於認可證券市場上市的公司, 或是該等上市公司的附屬公司?

If the answer for the above questions is 'yes', the overall risk for the customer is considered as 'Low'. Otherwise continue.

如以上問題之答案為"是", 該客戶之整體清洗黑錢風險應被列作"低"; 如否, 請繼續回答。

8a. Please answer the following questions 請回答下列問題:

(i) Is the principle shareholder, partner, director, authorized signatory or executive of the corporate customer a PEP **from a jurisdiction other than high risk jurisdiction?**

該公司之主要股東、合夥人、董事、授權簽署人或高級管理層是否屬於 非高風險地區 之政界人士?  Yes 是  No 否

(ii) Is the nationality of any director, principal shareholder or authorized signatory of the company in a high-risk jurisdiction?  
 該公司是否有董事、主要股東或授權簽署人之國籍屬於高風險地區?  Yes 是  No 否

(iii) Does the company has an unduly ownership structure with >= 4 layers, for no apparent business reason?  
 該公司之擁有權結構是否過度複雜而擁有4層或以上, 當中並無充分商業理由解釋上述情況?  Yes 是  No 否

If the answer for any one of the above questions is 'yes', the overall risk for the customer is considered as 'High'. Otherwise, the control & other criteria risk is considered as 'Medium'.

如以上其中一題之答案為“是”，該客戶之整體清洗黑錢風險應被列作“高”；如否，有關監控及其他準則之風險應被列作“中”。

Customer's Business

客戶從事行業:

\_\_\_\_\_

**Risk grading for "Control & Other criteria":**

監控及其他準則之風險等級:

Low 低  Medium 中  High 高  
[F]

**Please refer to the table below to derive the overall Money Laundering Risk ([E]+[F])**

請參考以下列表以計算整體清洗黑錢風險評級:

Place of Incorporation + Place of business establishment/location of counterparties + Business Nature	Control Risk and Other Criteria		
	Low	Medium	High
High	M	H	H
Medium	M	M	H
Low	L	L	M

**Overall Money Laundering risk:**

整體清洗黑錢風險評級:

Low 低  Medium 中  High 高

**Final Assessment 最終評估**

(For existing customers only) Is there a change in risk grading?

(只限現有客戶) 客戶之風險評級有否改變?

Yes 有  No 沒有

*If there is a change in risk grading to/from high risk, proper justifications of the change should be documented in this form.*

如客戶之風險評級提高至高風險或由高風險下調，須應清楚列明當中原因及理據。

Comment of Operation Officer

營運主任意見

\_\_\_\_\_  
\_\_\_\_\_

Comment of Responsible Officer

負責人員意見

\_\_\_\_\_  
\_\_\_\_\_

Comment of Legal and Compliance Department

法務及監察部意見

\_\_\_\_\_  
\_\_\_\_\_

	Signature 簽署	Date 日期
Account Executive 客戶主任		
營運主任 Operation Officer		
Responsible Officer 負責人員		
Legal and Compliance Department (when necessary) 法務及監察部負責人 (如有需要)		