

### Know Your Customer (KYC) Questionnaire

Emirates Islamic International PJSC provides the following standard anti-money laundering (KYC) Questionnaire:

We confirm that the following areas of our organization are covered by the responses 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: Peter Brady  
Telephone: + 971 4 209 2601

5. Website address:  
[www.emiratesislamicbank.ae](http://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 the 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 institutions 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 specified 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.

Name: Peter Brady



Title: Head of Group Compliance