



STOPANSKA BANKA a.d. BITOLA

Dobriovoe Radosavljevik 21, 7000 Bitola, Republic of Macedonia

KNOW YOUR CUSTOMER, ANTI-MONEY LAUNDERING AND ANTI-TERRORISM FINANCING QUESTIONNAIRE

GENERAL INFORMATION
Name of the Financial Institution:
Registered office:
Legal Form:
SWIFT address / Website:
Shareholding structure:
Managing Board:
Supervisory Board:
Name of the external auditors:
Name Of The Regulatory Body That Supervises Your Institution:
Principal Banking Activities:





ANTI-MONEY LAUNDERING QUESTIONNAIRE		
I. General AML Policies, Practices and Procedures:	YES	NO
1. Does the AML, CFT and compliance program require approval of the FI's board or a senior committee thereof?	<input type="checkbox"/>	<input type="checkbox"/>
2. Does the FI have a legal and regulatory compliance program that includes a designated officer that is responsible for coordinating and overseeing the AML program on a day-to-day basis, which has been approved by senior management?	<input type="checkbox"/>	<input type="checkbox"/>
3. Has the FI developed written policies documenting the processes that they have in place to prevent, detect and report suspicious transactions?	<input type="checkbox"/>	<input type="checkbox"/>
4. In addition to inspections by the government supervisors/regulators, does the FI client have an internal audit function or other independent third party that assesses AML policies and practices on a regular basis?	<input type="checkbox"/>	<input type="checkbox"/>
5. Does the FI have a policy prohibiting accounts/relationships with shell banks? (A shell bank is defined as a bank incorporated in a jurisdiction in which it has no physical presence and which is unaffiliated with a regulated financial group.)	<input type="checkbox"/>	<input type="checkbox"/>
6. Does the FI have policies to reasonably ensure that they will not conduct transactions with or on behalf of shell banks through any of its accounts or products?	<input type="checkbox"/>	<input type="checkbox"/>
7. Does the FI have policies covering relationships with Politically Exposed Persons (PEP's), their family and close associates?	<input type="checkbox"/>	<input type="checkbox"/>
8. Does the FI have record retention procedures that comply with applicable law?	<input type="checkbox"/>	<input type="checkbox"/>
9. Are the FI's AML policies and practices being applied to all branches and subsidiaries of the FI both in the home country and in locations outside of that jurisdiction?	<input type="checkbox"/>	<input type="checkbox"/>
II. Risk Assessment	YES	NO
10. Does the FI have a risk-based assessment of its customer base and their transactions?	<input type="checkbox"/>	<input type="checkbox"/>
11. Does the FI determine the appropriate level of enhanced due diligence necessary for those categories of customers and transactions that the FI has reason to believe pose a heightened risk of illicit activities at or through the FI?	<input type="checkbox"/>	<input type="checkbox"/>





III. Know Your Customer, Due Diligence and Enhanced Due Diligence	YES	NO
12. Has the FI implemented processes for the identification of those customers on whose behalf it maintains or operates accounts or conducts transactions?	<input type="checkbox"/>	<input type="checkbox"/>
13. Does the FI have a requirement to collect information regarding its customers' business activities?	<input type="checkbox"/>	<input type="checkbox"/>
14. Does the FI assess its FI customers' AML policies or practices?	<input type="checkbox"/>	<input type="checkbox"/>
15. Does the FI have a process to review and, where appropriate, update customer information relating to high risk client information?	<input type="checkbox"/>	<input type="checkbox"/>
16. Does the FI have procedures to establish a record for each new customer noting their respective identification documents and 'Know Your Customer' information?	<input type="checkbox"/>	<input type="checkbox"/>
17. Does the FI complete a risk-based assessment to understand the normal and expected transactions of its customers?	<input type="checkbox"/>	<input type="checkbox"/>
IV. Reportable Transactions and Prevention and Detection of Transactions with Illegally Obtained Funds	YES	NO
18. Does the FI have policies or practices for the identification and reporting of transactions that are required to be reported to the authorities?	<input type="checkbox"/>	<input type="checkbox"/>
19. Where cash transaction reporting is mandatory, does the FI have procedures to identify transactions structured to avoid such obligations?	<input type="checkbox"/>	<input type="checkbox"/>
20. Does the FI screen customers and transactions against lists of persons, entities or countries issued by government/competent authorities?	<input type="checkbox"/>	<input type="checkbox"/>
21. Does the FI have policies to reasonably ensure that it only operates with correspondent banks that possess licenses to operate in their countries of origin?	<input type="checkbox"/>	<input type="checkbox"/>
V. Transaction Monitoring	YES	NO
22. Does the FI have a monitoring program for unusual and potentially suspicious activity that covers funds transfers and monetary instruments such as travelers checks, money orders, etc?	<input type="checkbox"/>	<input type="checkbox"/>
VI. AML Training	YES	NO
23. Does the FI provide AML training to relevant employees that includes: -Identification and reporting of transactions that must be reported to government authorities. -Examples of different forms of money laundering involving the FI's products and services. -Internal policies to prevent money laundering.	<input type="checkbox"/>	<input type="checkbox"/>





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24. Does the FI retain records of its training sessions including attendance records and relevant training materials used?	<input type="checkbox"/>	<input type="checkbox"/>
25. Does the FI communicate new AML related laws or changes to existing AML related policies or practices to relevant employees?	<input type="checkbox"/>	<input type="checkbox"/>
26. Does the FI employ third parties to carry out some of the functions of the FI?	<input type="checkbox"/>	<input type="checkbox"/>
27. If the answer to question 26 is yes, does the FI provide AML training to relevant third parties that includes: -Identification and reporting of transactions that must be reported to government authorities. -Examples of different forms of money laundering involving the FI's products and services. -Internal policies to prevent money laundering.	<input type="checkbox"/>	<input type="checkbox"/>

I, _____ (NAME AND SURNAME), certify that I have read and understood this Questionnaire, that the statements made herein are complete and correct, and that I am authorized to execute this Questionnaire on behalf of _____ (NAME OF YOUR INSTITUTION).

Name:	
Position:	
Address:	
Telephone:	
E-mail:	
Date:	
Signature:	

