



Emerald Property Solutions

Form 1 - Client identification and verification of natural person

(Form 1 also used on all persons who act on behalf of another natural person/legal entity together with the client's identification on form 1, 2, 3 or 4)

1. Full names (as per ID document used)		Surname		ID, passport, work permit or visa no		
<i>(Document used must be inspected by us, and a copy will be required from you) (issued by government source)*</i>						
2. Address						
Contact number/s						
E-mail				Are you a SA citizen / permanent resident?		
<i>(A document less than 3 months old proving this main place of residence will be required from you)**</i>						
3. Type of service:		Other: _____				
Sell/ Let because:		_____				
Buy/ Rent to use as:		_____				
<i>(Delete the inapplicable words)***</i>						
4. Where to will payments due be made? ***		Agency	Attorney	Seller	Landlord	Other
How will any payments due be financed?****		SA Bank	International transfer	Bond	Subject to sale /or Attorney	Cash
Will any of the payments above involve a payment of R50 000 or more in cash (i.e., paper money, coins, bitcoins or traveller's cheques)?						
<i>(Circle all the applicable words)*** (You may pick more than one method/combination of finance)****</i>						
5. Do you occupy, or have you occupied, any of the following positions in any country other than SA?						
Head of state	Member of the royal family	Cabinet member	Snr member of a political party	Senior judicial officer		
Snr executive of a state-owned entity	High rank in the military	Other: _____				
<i>(If "YES" Mark if applicable or write in under "Other")</i>						
6. Do you now occupy, or have you occupied, any of the following positions in South Africa?					Yes / No	
President or deputy president of South Africa	Premier of a province	Cabinet minister or deputy minister	MEC of a province			
Mayor of a municipality	Leader of any political party	Member of a royal family	Senior traditional leader	Judge		
Head, accounting officer or CFO of a national or provincial department		Manager or Chief Finance Officer (CFO) of a municipality				
Chairperson, CEO, accounting authority, CFO or chief investment officer of a public entity				Other: _____		
Ambassador, high commissioner or other senior representative of a foreign country based in SA						
Chairperson of board of directors, chairperson of audit committee, executive officer or CFO of a company doing business with the government, and if so, in what capacity?						
<i>(Mark if applicable or write in under "Other")</i>						
7. Are you a family member or a close associate of one of the categories of people mentioned in questions 5 & 6 above?						
Names & Surname: _____						
Relationship: _____		Position: _____				
<i>(If "YES" Please complete the above)</i>						
If you responded "yes" to any of the previous 3 questions, please indicate your source of wealth?						

* If you are unable to produce an official identity document. The acceptable reason for being unable to produce an official identity document should be noted and dated below by employee OBO our estate agency. (photo should be taken and printed by employee with birthdate, names, surname, ID no of client and the date of photo written on the printed page)

** If your proof of residential address is sent in electronic format. We need to see the original email/WhatsApp as it appeared in your inbox/phone, and the attachment, (if any). That email/WhatsApp and the attachment must be forwarded to us so that we can print a copy.

Consent to process (use) personal information in terms of The Protection Of Personal Information Act (POPIA), on condition that my personal information shall be used and processed in accordance with the Protection of Personal Information Act.

SIGNED AND DATED ON _____
Date Name in print Signature

Full name and surname Employee of our PPB Date Signature

FOR OFFICE (PP) USE ONLY

Transaction name		Transaction date		Transaction amount		Transaction type (Lease/Sale)		TFS List Screening	
Property Practitioner involved		Date submitted		FIC Compliance Officer		Principal			

Notes / List Of Outstanding Requirements:

RISK RATING & ASSESSMENT of the Natural Person

Client Type & proposed rating		Rate	Products / Services proposed rating		Rate	Geographical & proposed rating		Rate
Provided Proof of ID		0	Bond only		1	Provided Proof of Address		0
Natural person		0	Bond & Deposit (SA Bank)		1	From same/similar area		1
Simple legal entity		1	Bond & Proceeds of STS		1	SA Citizen living/work abroad		2
Complex legal entity		3	Third-party payments		2/3	From another province		2
Answered "yes" to Q 5-7		3	Transaction paid via EFT		2	From low-risk country		2
Negatively in media		3	Cash paid into acc R50 000 or more		3	From high-risk country		3
Wasn't eager to give info		2	Cros border flow of money		3	From weak regulatory oversight		3
Setting up a trust /shell co		3	"Unusual" payments		2/3			
Transactional pattern		1-3	Rental – (Bond ect n/a)		0			
Total rating			Total rating			Total rating		

Delivery channels & p/ rating		Rate	Other factors & proposed rating		Rate	Total rating of the Natural person		Rate
Direct (easy) relationship		0	"Normal transaction" for PPB		0	Client Type		
3 rd (unrelated) party involved		2	"Unusual transaction" for PPB		2/3	Products & Services		
Face to face communication		0	ML possibility		2	Geographical area		
Non -Face to face communication (with reason)		1	TFS List Screening FIC WEB		0/3	Delivery channels		
Non -Face to face (without reason)		3	Client unemployed		2	Other factors		
			No clear source of wealth		3	Low rate		0-9
			Involved with tenders		3	Medium rate		10-19
			Uncertain Strategy of entity		3	High rate		20-
Total rating			Total rating			Total rating		Low Med High

RISK MONITORING, MITIGATION & MANAGEMENT

Controls in proportion of risk	Action (Never tip client of)	
Low rate (0 - 9)	Simple due diligence is enough	
Medium rate (10 – 19)	Additional due diligence & open mind	
High rate (20 and more)	Enhanced due diligence & monitoring	
If necessary do enhanced due diligence & monitoring, except if it will alert the client – Then it is better to report immediately to the FIC		

REPORTING (On goAML only by MLRO or FIC Compliance Officer with her/his credentials)

Type	Action (Never tip client of)	Timeframe	NOTES
STR – Suspicious or unusual Transaction Report	Report & continue with transaction	Within 15 days	
CTR – Cash Threshold Report	Report & continue with transaction	Within 3 days	
TPR – Terrorist Property Report.	Report & continue NOT with transaction	Within 5 days	

You are not saying someone is a criminal – Reporting just something in the situation or transaction feels unusual.