



<b>CKO COPY</b>	
LF	

**KNOW YOUR CUSTOMER (KYC) APPLICATION FORM FOR INDIVIDUAL(S)**

SINGLE   
 JOINT

(Please use BLOCK LETTERS to fill the form)

**A**

**IDENTITY DETAILS OF APPLICANT**

1  
2  
3  
4  
5  
6

Name of Applicant	Mr/Ms													
Father's / Husband's Name	Mr/Ms													
(a) Nationality:	(b) Marital status	Single	<input type="checkbox"/>	Married	<input type="checkbox"/>	(c) Status	Resident	<input type="checkbox"/>	Non-Resident	<input type="checkbox"/>				
(a) CNIC / SNIC / NICOP / ARC / POC														
(b) Expiry Date	D	D	M	M	Y	Y	Y	Y						
Passport Details <small>(For a foreigner or non-resident Pakistani)</small>	Passport No.					Date of Issue	D	D	M	M	Y	Y	Y	Y
	Place of Issue					Date of Expiry	D	D	M	M	Y	Y	Y	Y
Date of Birth	D	D	M	M	Y	Y	Y	Y						

**B**

**ADDRESS DETAILS OF APPLICANT**

1  
2

(a) Mailing Address <small>(Address should be different from authorized intermediary/business address except for employees of authorized intermediary)</small>	City / Town / Village:		Province / State:		Country:
	(b) Tel. (Off.) *:	(c) Tel. (Res.) *:	(f) Fax *:		
(d) Mobile:	(e) Email:				
Specify the proof of address submitted for mailing address:					
(a) Permanent Address <small>(mandatory for all applicants fit out if different from mailing address)</small>	City / Town / Village:		Province / State:		Country:
	(b) Tel. (Off.) *:	(c) Tel. (Res.) *:	(f) Fax *:		
(d) Mobile:	(e) Email:				
Specify the proof of address submitted for Permanent address:					

**C**

**OTHER DETAILS**

1  
2  
4

Gross Annual Income Details (please specify)	up to Rs. 100,000	Rs. 250,001 - Rs. 500,000	Rs. 1,000,001 - Rs. 2,500,000	
	Rs. 100,001 - Rs. 250,000	Rs. 500,001 - Rs. 1,000,000	Above Rs 2,500,000	
Source of Income:				
3 Shareholder's/ Unit Holder's Category: INDIVIDUAL				
(a) Occupation Please tick (✓) the appropriate box	AGRICULTURIST	BUSINESS	HOUSEWIFE	HOUSEHOLD
	RETIRED PERSON	STUDENT	BUSINESS EXECUTIVE	INDUSTRIALIST
	PROFESSIONAL	SERVICE	GOVT. / PUBLIC SECTOR	OTHERS (Specify)
(b) Name of Employer / Business: <small>(include symbol if employer listed company)</small>				
(c) Job Title / Designation:	(d) Department:			
(e) Address of Employer / Business				

**D**

**BANK DETAILS \*\*\***

Bank Name & Branch												
IBAN No.	P	K										

**E**

**DECLARATION**

I hereby confirm that all the information furnished above is true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be untrue or false or misleading or misrepresenting, I am aware that I may be held liable for it.

Signature of the Applicant		Date	D	D	M	M	Y	Y	Y	Y
		Signature of the Applicant as per CNIC / SNIC / NICOP / ARC / POC / Passport No. <small>(Only applicable if Applicant signature is different)</small>								

<b>For Office Use Only</b>												
										Ghulam Mujtaba Sakarwala CEO SAKARWALA CAPITAL SECURITIES (PVT) LTD. Documents As Provided By the Client.		
Date	D	D	M	M	Y	Y	Y	Y				



- ★ Optional
- ★★ For NICOP/ARC/POC/Passport, Email is Mandatory and Mobile Number is Optional. Whereas for CNIC/SNIC, Mobile Number is Mandatory and Email is Optional. In case of SNIC where country of stay is not Pakistan, email will be mandatory.
- ★★★ IBAN shall be mandatory for all Customers subject to any exception available under applicable laws, rules, regulations etc.
- ★★★★ It is Mandatory to Provide Mobile Number of Account Holder

## TERMS & CONDITIONS OF THE KYC APPLICATION FORM

1. All terms herein shall, unless expressly stated otherwise, have the same meaning as ascribed to them in the Centralized KYC Organization Regulations.
2. The information provided in KYC application form and/or CRF shall be in addition to and not in derogation of the requirements prescribed under Anti-Money Laundering and Countering Financing of Terrorism Regulations, 2018.
3. All correspondence shall be sent by CKO at the mailing address and/or email address of the Customer, as stated on the KYC Application Form.
4. Neither the CKO nor its directors, officers, employees or agents shall be liable for losses, damages, liabilities, costs or expenses suffered or incurred by the Customer as a result of providing its KYC Information to Authorized Intermediaries or the CKO due to any reasons whatsoever including its unauthorized disclosure.
5. The Customer undertakes to indemnify the CKO against any losses, damages, liabilities, costs or expenses suffered or incurred by CKO, including any legal costs and claims by third parties, as a result of any inaccuracy, misrepresentation, misstatement or incorrect details in the information supplied by the Customer or any omission in such information or any other contravention or violation of the Centralized KYC Organization Regulations
6. The Customer agrees that in the event that he does not abide by the timelines prescribed in the Centralized KYC Organization Regulations for submission of information and confirmation to the NCCPL, the NCCPL shall be authorized to take action as prescribed in the Centralized KYC Organization Regulations. The Customer undertakes that it shall hold CKO harmless and that CKO shall not be liable for any losses, damages, liabilities, costs or expenses suffered or incurred by the Customer as a result of such actions.
7. The Customer agrees that CKO may hold, store and process its KYC Information on the KYC Information System and KYC Database in connection with its KYC functions under the Centralized KYC Organization Regulations. The Customer also agrees that CKO may disclose its KYC Information as permitted under the CKO Regulations and such other disclosures as may be reasonably necessary for compliance with any other laws or regulatory requirements.
8. The Customer acknowledges that KYC Information System and KYC Database, including but not limited to all the information contained therein is the legal property of CKO.
9. The Authorized Intermediaries agree to pay CKO the fees and charges as prescribed by CKO from time to time in respect of its KYC functions.
10. CKO has absolute discretion to amend or supplement any of the terms and conditions at anytime and will endeavor to give prior notice of fifteen days wherever feasible for such changes.
11. The Customer agrees and affirms that it shall be bound by and acts in accordance with the provisions of the Centralized KYC Organization Regulations.
12. These terms and conditions shall be governed by the laws of Pakistan.



Signature of the Applicant



Ghulam Mujtaba Sakarwala  
CEO  
SAKARWALA CAPITAL SECURITIES (PVT) LTD.  
Documents As Provided By the Client.



**CUSTOMER'S SELF CERTIFICATION / DECLARATION  
 KYC / SDD / CDD / EDD/ AML / CFT**

I			<b>am pleased to certify as under:</b>	
QUESTIONS - SDD			RESPONSE / REMARKS	
1	What is the purpose of opening this brokerage account?			
2	Who is the beneficial owner of this account? If the beneficial owner is other than yourself, provide his Name, CNIC & Relationship with you.			
3	What is your educational qualification?			
4	What is your previous experience of investing in stock market?			
5	If the account is held jointly, what is the percentage of sharing of each?			
6	Have you ever been refused account opening by another Brokerage House			
QUESTIONS – CDD				
1	Are you a Resident Pakistani (RP) or Non-Resident Pakistani (NRP)			
2	Countries of which you are resident other than Pakistan.			
3	The countries of which you are national.			
4	The country / countries of which you are tax payer			
5	Are you a US Citizen or Green Card Holder?			
6	What is your TIN # / Social Security No. in US			
7	Are you based in or linked to high risk jurisdictions as per FATF?			
8	Are you based in or linked to U.N. sanctioned countries?			
9	Are you based in or linked to offshore centers or tax havens?			
10	Are you or near relative / associate of a Politically Exposed Person (PEP). PEP includes politicians, top bureaucrats; judicial, civil and military officers			
11	Do you deal in gold, diamonds & other high value items?			
QUESTIONS – EDD				
1	What is your annual (actual / estimated) income?			
2	How much liquid funds are available with you?			
3	Are you a tax filer? If yes, please provide the following: i) Your latest Tax Return ii) Your latest Wealth Statement			
4	What are the sources of above funds? In the absence of tax record can you please furnish evidence of sources of your funds by providing the following: i) An explanatory note giving details of sources ii) Evidence of savings, loans, gifts, inheritance, sale of property etc.			
ANY OTHER INFORMATION OR DETAILS YOU MAY LIKE TO SHARE WITH US				
I further certify that any change in my sources of Income, Funds, Nationality, Tax Residence Status and or other changes affecting my profile shall be intimated to your office, along with the evidence immediately. I hereby certify that whatever stated above is correct to the best of my knowledge and belief.				
Title of Account :				
CNIC			Date	
Ledger Folio :		Signature:		

**FOR INDIVIDUAL INVESTORS:**

S.NO	CUSTOMER TYPE	KYC SUPPORTING DOCUMENTS FOR SOURCE OF INCOME / FUNDS
1	COMMON DOCUMENTS TO BE REQUIRED FROM EACH CLIENT	1. CNIC COPY OF MAIN APPLICANT IN CASE OF FOREIGNER/NON-RESIDENT, THE IDENTITY DOCUMENT SHALL BE ATTESTED FROM COUNCIL GENERAL OF PAKISTAN / NOTARY PUBLIC OF PARTICULAR COUNTRY 2. CNIC COPY OF NOMINEE OR JOINT 3. PROOF OF MAILING/PERMANENT ADDRESS IN CASE DIFFER FROM CNIC. (UTILITY BILL, BANK STATEMENT, INSURANCE POLICY ETC) 4. KYC FORM DULY FILLED & SIGNED 5. MOBILE NO. VERIFICATION (NUMBER MUST BE ON THE NAME OF ACCOUNT HOLDER, IN CASE NUMBER IS ON FATHER, MOTHER, SON, DAUGHTER, HUSBAND, COMPANY NAME THEN PROVIDE UNDERTAKING AS PER ANNEX. "A") 6. IF JOINT, THEN JOINT KYC/AML DOCUMENTS WILL ALSO BE REQUIRED 7. SOURCE OF INCOME (REQUIREMENTS ARE MENTIONED BELOW)
2	Salaried Person	1. Employment certificate on letter head 2. Salary Slip (Mandatory) 3. Last filed of Return of Income & wealth statement 4. In case salary is received in cash & client is non filer than an undertaking on bond paper of Rs. 100 as per format Attached annex. "B"
3	Retired Person	1. Copy of Retirement Letter 2. Pension slip 3. Last filed of Return of Income & wealth statement 4. Undertaking on Rs.100/- stamp paper (if no income proof provided as per Annex. "H")
4	Business Person	1. Declaration of sole proprietorship / partnership on business letter head as per annex. "C" 2. Copy of partnership deed (in case of partnership business) 3. Copy of registration certificate of business with regulatory authorities e.g fbr/secs, TRADE ASSOCIATION, TRADE UNION, CORPORATE BODY, TRADE BODY E.T.C. 4. Last filed of Return of Income & wealth statement 5. Undertaking / Affidavit for income proof on Rs.100 stamp paper as per annex. "D" (if business letter head not Available)
5	Housewife / House Hold & student:	1. Proof of income (rent agreement, dividend income, inheritance and gift deed) 2. If proof not available, then Undertaking / Affidavit for income proof on Rs.100 stamp paper as per Annex. "E" for following income (Rental Income evidence, Part time or Free Lance Income evidence, Dividend income evidence, Inheritance evidence, Tuition Income evidence, Beauty parlor Income evidence, Ladies tailoring Income evidence, Savings Income evidence (Bank Profit, mutual funds profit, etc.) 3. Proof of being student example: Student ID Card, Enrollment Letter etc. 4. If there is no source of income then provide the beneficial owner affidavit on rs. 100 stamp paper & kyc of eneficial owner as per annex. "F" 5. Last filed of Return of Income & wealth statement
6	Professional:	1. EVIDENCE OF SOURCE OF INCOME, IN CASE NO INCOME PROOF THEN PROVIDE US R.S. 100 STAMP PAPER PRESENTING YOUR OCCUPATION AND INCOME FORMAT PROVIDED IN ANNEX. "G" 2. COPY OF REGISTRATION CERTIFICATE OR PROOF THAT THE BUSINESS IS REGISTERED WITH GOVERNMENT / ANY OTHER AUTHORITY E.G. PROFESSIONAL TAX DEPT., CHAMBER OF COMMERCE, PMDC, INCOME TAX DEPT., ETC. 3. LAST FILED OF RETURN OF INCOME & WEALTH STATEMENT
7	AGRICULTURIST	1. UNDERTAKING FOR INCOME PROOF ON RS.100 STAMP PAPER AS PER ANNEX. "H" IF NO INCOME EVIDENCE PROVIDED 2. PROOF OF OWNERSHIP OF LAND (JAMABANDI ETC OR COMPUTERIZED RECORD) AS MAINTAINED BY REVENUE AUTHORITIES 3. CERTIFICATE OF LOCAL REVENUE AUTHORITIES (PATWARI) REGARDING TOTAL LAND HOLDING AND ESTIMATED ANNUAL INCOME FROM THE SAID LAND 3. AGRICULTURIST SHALL BE REQUIRED TO PROVIDE A SELF DECLARATION FOR SOURCE OF FUNDS 4. LAST FILED OF RETURN OF INCOME & WEALTH STATEMENT

**Note:**

List of documents mentioned above is not exhaustive, the company reserves the right to waive off any document or ask for all documents simultaneously and may also ask for additional documents if it is not satisfied with the provided documents.