



Tigris Gold Refinery FZE

Account Opening Form – Corporate TGR/AOF/2022/Rev-003

ACCOUNT NAME	
ACCOUNT NUMBER	



CHECKLIST OF THE DOCUMENTS REQUIRED:

<input type="checkbox"/>	Copy of Trade License
<input type="checkbox"/>	Copy of Certificate of Incorporation
<input type="checkbox"/>	Copy of Memorandum of Association
<input type="checkbox"/>	Copy of Articles of Association (if available)
<input type="checkbox"/>	Proof of Company Office Address (Copy of Tenancy Contract / Utility bill)
<input type="checkbox"/>	Proof of Residency – Partners/Shareholder (Copy of Tenancy Contract / Utility bill)
<input type="checkbox"/>	Copy of Shareholder Passport and Visa page
<input type="checkbox"/>	Copy of TAX Registration Number
<input type="checkbox"/>	Copy of Financial Statements

Important Notice: Customers who wish to open a Business Account with us must submit the following documents. Failure to send the minimum document required will cause delay or ultimately rejection of the application.

Tigris Gold Refinery(FZE)

400 M2 Warehouse Q4 – 286&287, P.O.BOX 120811, Sharjah, U.A.E.
Land line: +971-6-5527773 Compliance@tigrisgold.com



ACCOUNT OPENING FORM

1. COMPANY DETAILS

a. Company Registered Name		
b. Registered Address		
c. Business Address		
d. Contact Details:	Contact Person Name	
	Contact Person Designation	
	Landline Number	
	Mobile Number	
	Fax Number	
	Email	
e. Date of Incorporation		
f. Country of Incorporation		
g. Business Registration Number		
h. Tax Identification number		
i. Website		
j. External Financial Auditors	<input type="checkbox"/> YES	
	<input type="checkbox"/> NO	
k. No. of Subsidiaries (if any) and Details:		

2. BUSINESS ACTIVITY

a. Type of Business (Please Tick the relevant)	<input type="checkbox"/> Precious Metal Trader:	<input type="checkbox"/> Retailer (Jewellery)
	<input type="checkbox"/> Scrap dealer	<input type="checkbox"/> Exporter
	<input type="checkbox"/> Wholesaler / Manufacturer	<input type="checkbox"/> Investment Company
	<input type="checkbox"/> Refinery	<input type="checkbox"/> Others (Please specify):
b. Description of core business activity		
c. No of years in the business		
d. Number of Employees		
e. Does your establishment have Politically Exposed Persons (PEPs) in the Management	<input type="checkbox"/> YES	
	<input type="checkbox"/> NO	
	If yes, please provide Details:	
f. Please specify method of payment (%)	Cash:	
	Bank:	
	Cheque:	

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3. LIST OF SUPPLIERS AND CUSTOMER DETAILS

SL No	Supplier and Customers Name	Country of origin	Website Details
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

4. ORIGIN OF PHYSICAL PRECIOUS METALS

a. Profile of your precious metal's suppliers (Individual / Company)	
b. Country of origin of the precious metals delivered	
c. Countries of destination of precious metals delivered once refined	

5. DESCRIPTION OF PRECIOUS MATERIAL

Type of Material to be deposited		
Monthly Estimated Turnover		
Estimated Precious Metal Content (%)	Gold	
	Silver	
	Other:	
What are the types, forms and percentage of precious metals sourced by the Company	Recycled Precious Metals	
	LBMA Good Delivery Bullion	
	Non LBMA Good Delivery Bullion	
	Jewellery	
	Broken jewellery	
	Coins	
	Mined precious metals	
What is the form of precious metals planned to be sent for refining?	Non-Recycled Precious Metals	
	LBMA Good Delivery Bullion	
	Non LBMA Good Delivery Bullion	
	Jewellery	
	Broken jewellery	
	Coins	
	Mined precious metals	
Others:		

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6. BANKING INFORMATION

Bank Name / Branch	
Bank address	
Bank SWIFT Code	
Bank account number	
Bank IBAN number	
Account Name (as per statement)	

7. SOURCE OF FUNDS DECLARATION

Source of Income	<input type="checkbox"/> Investment Income <input type="checkbox"/> Business Earning <input type="checkbox"/> Salary <input type="checkbox"/> Property Income <input type="checkbox"/> Other (Please Specify):
Estimated Annual Income	<input type="checkbox"/> AED 1-25 Million <input type="checkbox"/> AED 25-50 million <input type="checkbox"/> AED 50-100 Million <input type="checkbox"/> AED100 Million and Above
Estimated Total Net worth	<input type="checkbox"/> AED 1-25 Million <input type="checkbox"/> AED 25-50 million <input type="checkbox"/> AED 50-100 Million <input type="checkbox"/> AED100 Million and Above

Declaration:

I/We understand that I/we am/are required to declare the source of funds that I/we will be using for the purpose as stated in this application as a part of **Tigris Gold Refinery FZE** requirement to open an account. I/We understand the requirements of the Federal Decree-Law No. (20) of 2018 On Anti-Money Laundering and Combating the Financing of Terrorism and Financing of Illegal Organizations and the Cabinet Decision No (10) of 2019 Concerning the Implementing Regulation of Decree Law no. (20) of 2018 on Anti-Money Laundering and Combating the Financing of Terrorism and Illegal Organizations and do hereby undertake that the source of funds/metals are acquired from legitimate sources and evidence of such is available if needed or as requested.

I/We do hereby undertake that the funds/metals do not originate from any sanctioned country/entity/person/s from the United Nations and other relevant sanction programs. We are authorizing to Compliance Department of **Tigris Gold Refinery FZE** can contact our dedicated compliance person at any time to obtain documents for periodic assessment, additional documents requirement, AML Questionnaire etc.

8. FINANCIAL INFORMATION

Particulars	Currency	Last Reporting Period	Previous Year
a. Share Capital			
b. Total Shareholder's Equity			
c. Total Balance Sheet			
d. Sales			
e. Net Income			

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9. MANAGEMENT STRUCTURE

Board of Directors

Name	Nationality	Date of Birth	Passport Number	Passport Expiry	UAE Residency

Top Management

Name	Nationality	Date of Birth	Passport Number	Passport Expiry	UAE Residency

Ultimate Beneficial Owners UBOs (owns more than 25% of the company's shares or more)

Name	Nationality	Date of Birth	Passport Number	Passport Expiry	UAE Residency

10. Shareholders/Ultimate Beneficial Owner Details

Are shareholders/ultimate beneficiaries a PEP or Associated to a PEP	
Are the company or ultimate beneficiaries listed as sanctioned entity by any country or UNSCR	
Any previous or existing business dealing (by company or ultimate beneficiaries) with individuals/entities in the countries listed under sanctions or embargo list of UAE, UNSCR & USA's Office of Foreign Asset Control, Department of the Treasury ("OFAC"), or otherwise subject to any U.S. sanctions administered by OFAC	
Any previous or existing proceeding or any possibility for initiation of proceedings against the company or ultimate beneficiaries for violation of Anti-Money Laundering or Combating Terrorism Financing laws of any country	

11. Sanction Declaration

Do you deal any sanctioned country? If yes, please mention which	<input type="checkbox"/> YES <input type="checkbox"/> NO
Has your company implemented UAE Cabinet issued Resolution (74) of 2020	<input type="checkbox"/> YES <input type="checkbox"/> NO
Has your company Subscribed to the United Nation Consolidated List and UAE Terrorist list? from the Executive Office website www.uaweiec.gov.ae	<input type="checkbox"/> YES <input type="checkbox"/> NO
Does your company deal with individuals, entities, groups or undertakings, which fall in "UAE Terrorist List" and "UN Nation Consolidated List"	<input type="checkbox"/> YES <input type="checkbox"/> NO

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REPRESENTATIVES AUTHORIZATION

We hereby authorize the following representative(s) to conduct purchase or sale of precious metals and stone or approved product and services on behalf of our company and to sign the necessary transaction related vouchers. His/her original identity documents will be produced by him/her to verify at the time of conducting the transaction.

We also undertake complete responsibility of these transactions and agree to provide you necessary evidence in respect of regulatory related documents if warranted.

Details	Representative 1	Representative 2
Employee Name		
Designation		
Emirates ID Number		
Contact Number		
Signature		

AUTHORIZED SIGNATORIES

The persons named below are authorized to represent the company in its business relationship with Tigris Gold Refinery FZE without restrictions. They are authorized to operate accounts and safekeeping accounts in the company's name, enter obligations on buying & selling of bullion, issuing payment order, placement of overnight/ GTC order for bullion, authority to sign consignment agreement for bullion and other instruments on behalf of the company. Regardless of any changes published in the commercial register and in case of death or loss of capacity to act of the proprietor of a sole proprietorship, the signatures below and the corresponding signatory and representative rights are valid until revoked by special written notice to Tigris Gold Refinery FZE

NAME	TITLE	SIGNATURE

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DECLARATION

Customer/Beneficial Owner hereby declares and covenants that it is the beneficial owner of good to be delivered to Tigris Gold Refinery FZE or, if it is not, then that beneficial owner of such goods is name/tradename, address, country/nationality), that its funds held in banks and its companies do not directly or indirectly fall within the scope of the sanctions imposed by the Security Council of the United Nations and have not violated and do not violate any sanction of the security council of the United Nation and the money laundering laws of any jurisdiction in the World and that such funds are not related in any way with the sanctions imposed by the resolutions of the Security Council of the United Nations, that it has acquired such goods from persons who have produced evidence that they are the legitimate owners of the goods; that it has taken all necessary measures to prevent its acquisition and trade of goods obtained thought or related to criminal activities, or that fund, promote or cover up criminal activities; and that it has not financed conflict, have not participated in abuse of human rights or money laundering, nor financed terrorism at any point in the supply chain or have directly/indirectly supported non-state armed groups or public or private security forces; that it has received such goods in compliance with the relevant legislation of their country of origin; and that it does not fraudulently misrepresent the origin of gold; that it does not use child labor to carry out any work or service; that it complies with applicable environmental regulation and fulfils all legal provisions regarding protection of environment and sustainable development; that it does not offer, promise or give any undue advantage, and/or bribe whether directly or through intermediaries, to a foreign public official or a private sector employee in order to obtain business or any other advantage; and that in case of a corporate entity customer/beneficial owner, that it complies with OECD’S due diligence and for responsible supply chains of minerals from conflict affected and high risk areas and gold supplement guidance, LBMA responsible gold guidance; have not participated in systematic or wise spread human right abuses with extraction transport or trade of gold direct or indirect support to non-state, armed groups or public or private security forces, bribery and fraudulent misrepresentation of the origin of gold, contribution to conflict, the customer/beneficial owner makes this present declaration on behalf of its shareholders, members of the board, its employees and representatives, and that it undertakes to carry out all of the activities within the scope of this declaration in such a way that its providers, its consultants, customers and other associates, abide by these principles, and that it shall advise Tigris Gold Refinery FZE of any change to this declaration.

You will be required to validate and provide all the information mentioned in our Questionnaire forms, whether the said party is the main source of Metal or the subcontractor. You will remain responsible and accountable for certification and external audit of supplied precious metals to Tigris Gold Refinery FZE.

If any of the foregoing is discovered to be false, customer/beneficiary owner agrees and covenants to indemnify Tigris Gold Refinery FZE for any direct and indirect loss and damage incurred by it as a result of the same, upon the first written demand of Tigris Gold Refinery FZE and that all liability arising there from shall be solely assumed by it.

NAME	TITLE	SIGNATURE



KYC QUESTIONER

A. ANTI MONEY LANDINGING (AML) – COMBATING FINANCIAL TERRORISM (CFT)

Does the company have a person responsible for AML – CFT matters(Due diligence, AML policies and training) If yes, please provide details (name, designation, contact number and email address)	<input type="checkbox"/> YES <input type="checkbox"/> NO
Does your company implement policies and procedures applicable to all branches and subsidiaries related to local and international covering Cabinet Decision No. (10) of 2019 Anti -Money Laundering and Combat Terrorist Financing?	<input type="checkbox"/> YES <input type="checkbox"/> NO <i>(If yes, please attach the copy)</i>
Does the company conduct an AML-CFT training for Employee	<input type="checkbox"/> YES <input type="checkbox"/> NO <i>(If yes, please attach the copy)</i>
Does the company delegate to third parties some of the compliance functions to be carried out? If yes, what function and which company do you delegate?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Did your establishment sign up to the GOAML system of the FIU? 1) Update all Cash and Wire Transaction above AED55,000/- 2) Report Suspicious activity /Transaction	<input type="checkbox"/> YES <input type="checkbox"/> NO If No Provide the Reasons:
Does your Company have checks in place to identify if its customers / clients and their beneficial owners are 'Politically Exposed Persons' (PEPs)?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Does your company conduct risk assessment considering the results of the National Risk Assessment and Geographic risk?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Does your establishment have procedures in place to check if its customers / clients and any other parties (such as beneficial owners) are subjects of targeted financial sanctions by the United Nations Security Council, the UAE, or any other relevant body as per UAE Cabinet issued Resolution (74) of 2020?	<input type="checkbox"/> YES <input type="checkbox"/> NO If No Provide the Reasons:

B. ANTI- BRIBERY POLICY

a. Does your Company have any anti-bribery policy in place?	<input type="checkbox"/> YES <input type="checkbox"/> NO <i>(If yes, please attach the copy)</i>
b. Has the company, or the Senior Management ever been charged anywhere in the world for violation of applicable anti-bribery laws or regulations?	<input type="checkbox"/> YES <input type="checkbox"/> NO <i>(If yes, please attach the copy)</i>

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C. TRANSACTIONAL MONITORING

Does your company have a risk based- assessment of its preciousmetals from suppliers (e.g., Low, Medium, High)	<input type="checkbox"/> YES <input type="checkbox"/> NO <i>(If yes, please attach the copy)</i>
Does the company perform a risk-based assessment to understand the normal and expected transaction of its suppliers (to identify the unusual transaction)	<input type="checkbox"/> YES <input type="checkbox"/> NO
Does the company have monitoring program for unusual and potentially suspicious activity that covers funds transfers and monetary instruments (e.g., traveler's cheques) or third- party payments	<input type="checkbox"/> YES <input type="checkbox"/> NO

D. ENVIRONMENT REGULATORY

Does your company comply with detailed health & safety regulations in the country/ province of operations?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Does your company comply with detailed environmental regulations in the country/ province of operations?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Is child labor regulated in mining activity in the country/ province of operations?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are public security forces used on or around the mine site?	<input type="checkbox"/> YES <input type="checkbox"/> NO

E. RESPONSIBLE PRECIOUS METAL SUPPLY CHAIN POLICY

Does your company establish a responsible supply chain of metal from conflict-affected and high -risk areas policy which is with the standards of the OECD Due Diligence guidance for responsible Supply chain of Minerals from Conflict-Affected and High-Risk Areas	<input type="checkbox"/> YES <input type="checkbox"/> NO <i>(If yes, please attach the copy)</i>
Do you implement systems for the identification of your suppliers and retain related documents in accordance with the DMCC rules for RBD-GPM/ OECD Guidelines.	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you implement policies and procedure designed to meet and implement the DMCC rules for RBD-GPM/ OECD Guidelines.	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you implement a formal responsible supply chain policy that identifies and mitigates related risk in accordance with DMCC in alignment with the OECD Due Diligence for responsible supply chain of minerals from conflicted and high- risk areas?	<input type="checkbox"/> YES <input type="checkbox"/> NO <i>(If yes, please attach the copy)</i>
Are you active in primary Mine supply (e.g., Dore Bars)?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are you active is secondary supply (e.g. Scrap Jewellery)?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you currently / potential source metal from conflicted andhigh-risk areas	<input type="checkbox"/> YES <input type="checkbox"/> NO
Does the risk assessment consider delivery channels risk?	<input type="checkbox"/> YES <input type="checkbox"/> NO

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DECLARATION

I/ We hereby declare that the information given above is true and accurate as of the date of writing. I /we undertake to automatically inform Tigris Gold Refinery FZE of any material changes.

Details	Authorized signatory	Authorized signatory
Signature:		
Print Name:		
Company Name		
Date and location:		

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Suppliers Code of Ethics

1. Purpose

This Standard governs the conduct of all Suppliers of all types and forms of precious metals to the Tigris Gold Refinery (FZE). It sets the standards of ethical conduct that is required from the supplier community, provides for self-certification against all standards, validation of the self-certification, and procedures for proceeding or terminating contracts with suppliers that do not meet these standards.

2. Application

Social responsibility guides the operation Tigris Gold Refinery (FZE) in the conduct of its business in the global precious metals industry. This Standard has been designed to help Suppliers understand their responsibilities and to create an awareness of the business and ethical standards that they must follow in their business dealings with Tigris Gold Refinery (FZE). The key attributes that we expect from our Suppliers are:

- Integrity
- Honesty and,
- The highest ethical standards
-

3. Administration and Interpretation

Enquiries, comments and recommendations related to this Standard and supporting Procedures must be communicated to the Compliance Officer of Tigris Gold Refinery (FZE).

Definitions applicable to the understanding and application of the requirements contained in this Standard are located in Appendix A and Appendix B.

Suppliers must read, understand and accept in writing the following conditions of dealing with the Tigris Gold Refinery (FZE)

4. Compliance with Laws

Suppliers must comply with all applicable laws, rules and regulations in every jurisdiction in which they do business with Tigris Gold Refinery (FZE). Local laws might change in restriction to this Standard in some instances. In such events, Suppliers are expected to comply with this Standard, even if the conduct would otherwise be legal under applicable laws. If local laws are more restrictive than this Standard, Suppliers are expected to, at a minimum, comply with applicable local laws.

5. UN Global Compact

The ten principles of the Global Compact are based on internationally recognized norms and conventions in four critical areas: Human Rights, Labor Standards, the Environment, and Anti-corruption. In all business dealings with Tigris Gold Refinery (FZE), Suppliers must comply with the principles of the UN Global Compact (see appendix A for reference).

6. OECD Guidance/DMCC rules for Responsible Supply Chains for Gold and Other Precious Metals

In 2012 the OECD issued a “Supplement on Gold” to its paper on Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-Affected and High-Risk Area. This provides a common reference for all participants in the supply chain.

This is to ensure responsible sourcing and chain of custody of gold and other precious metals and to eliminate or at least mitigate the risk of direct or indirect support to any kind of conflict in accordance with international standards. Tigris Gold Refinery (FZE) is committed to adopting these practical guidelines and is also fully committed to uphold the DMCC rules for the ethical supply chain at all times.

It is the responsibility of every one of our suppliers to fully understand the OECD guidelines and DMCC Rules for RBD in the Gold and Precious Metal Supply Chain in order to ensure that they are in full compliant with the principals of responsible supply chain management of precious metals. (See Appendix B for reference)

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7. Certification

Tigris Gold Refinery (FZE) will certify and approve suppliers and accept their products once the supplier has passed our specialized assessment process, verification, and monitoring procedures. Post certification, the supplier becomes a nominated entity to enter any deal with Tigris Gold Refinery (FZE) whenever required. The certification will occur at the outset of the relationship with the supplier and will be an ongoing process and subject to review at least annually.

Tigris Gold Refinery (FZE) has the right, but not the obligation, at its sole discretion to terminate the business relationship at any point if the standards required are not met by the supplier for any business-related reasons. At the time of any termination for the business relationship with the supplier, Tigris Gold Refinery (FZE) will decide at its sole discretion whether or not to disclose the reasons for any such action.

8. Acknowledgement of Policy by The Supplier

I / WE acknowledge that I / WE have read and understand Tigris Gold Refinery (FZE) Suppliers Code of Ethics and Appendices and agree to always comply with its provisions during the business relationship with the company.

Name:

Supplier:

Authorized Signature

For Official Compliance Use Only		
Details	Proposed By	Approved by
Signature:		
Print Name:		
Designation:		
Date and location:		
Feedback:		

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