



Foreign Business Customer Know Your Customer Form (KYC)

Thank you for your interest in establishing a business relationship with IGR Precious Metals DMCC

We are excited to welcome you to experience our global precious metals solutions for your financial needs. Before we on board your business, we would like to gather certain information about you and your business in order to know our customer better as regulatory compliance requires from us to mitigate the financial crime risks and to serve you better for all your business needs.

The information we will be asking includes details about your business structure, its customers, shareholders and controlling parties as well as countries that the business work with. We have prepared this Know Your Customer (KYC) form to facilitate smooth on boarding process for our customers. Please go through each section in the form and fill out the necessary information as requested.

We will take reasonable and appropriate measure to verify the key information provided by you to reliable independent sources.

Please feel free to contact us if you have any questions.

IGR Precious Metals DMCC

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Almas Tower, 24 E, P.O. Box : 625849, JLT, Dubai
www.igrglobal.com

IGR GUIDELINES FOR ACCOUNT OPENING FOR MINED MATERIAL

Suppliers who want to open an account with IGR Precious Metals DMCC must submit the following documents (If applicable / if existing) :

- All documents must be certified colored copies
- All documents must be submitted in English language
- All documents must be updated
- Documents must be translated by a certified translator
- If Material changes take place the supplier should inform the company

DOCUMENTS REQUIRED

1. Company Registration Documents	Articles of Association (notarized/apostilled)
	Certificate of Good Standing (notarized/apostilled)
	Certificate of Incorporation on (notarized/apostilled)
	List of Authorized Signatures and Beneficial Owners (notarized/apostilled)
	Tax Registry (notarized/apostilled)
	Commerce Registry /Business Register Extract (notarized/apostilled)
2. Valid License, Certifications, Reports Policy & Procedures	Export and Import License for Precious Metals(notarized/apostilled)
	Mine License(notarized/apostilled)
	Latest Financial &Independent Audit Reports
	Counterparty's Policies& Procedures (AML-CFT Policy, Responsible Gold Supply Chain Policy)
3. Owner or Shareholder's identification	Id Copies of beneficial owner or shareholders of the company (a . Clear and Colored Passport and Visa Page Copies) (notarized/apostilled)
	Id Copies of directors of the company (board members) (a . Clear and Colored Passport and Visa Page Copies) (notarized/apostilled)
4. Bank account details	Bank account numbers
	Bank reference letters
5. Duly Completed Forms	IGR Precious Metals DMCC Forms all below
6 .Undertakings: please read the entire documents and make sure you fully understand them before starting to apply opening an account with IGR Precious Metals DMCC	OECD Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-affected and High Risk Areas http://www.oecd.org/daf/inv/mne/mining.html
	LBMA Responsible Gold Guidance http://www.lbma.org.uk/assets/RGG20130118.pdf
	DMCC Practical Guidance https://www.dmcc.ae/jltauthority/gold/files/2013/01/DMCC-Practical-Guidance-for-Responsible-Supply-Chain.pdf
<input type="checkbox"/> Applicant upholds and confirm with this standard	

ACCOUNT OPENING DOCUMENTS CHECK LIST

Please mark the documents that you provide us.

Articles of Association	<input type="checkbox"/>
Certificate of Incorporation	<input type="checkbox"/>
Certificate of Good Standing	<input type="checkbox"/>
List of Authorized Signatures and Beneficial Owners	<input type="checkbox"/>
Tax Registry	<input type="checkbox"/>
Commerce Registry Record/ Business Register Extract	<input type="checkbox"/>
Trade License to deal with and export precious metals	<input type="checkbox"/>
Mine License	<input type="checkbox"/>
Latest Financial & Audit Reports	<input type="checkbox"/>
Company Policies & procedures	<input type="checkbox"/>
Proof copy of all Owner & Shareholder's & Beneficiary's ID Copies	<input type="checkbox"/>
Bank reference Letter	<input type="checkbox"/>
Utility bill of the office (Phone, Electricity, etc...)	<input type="checkbox"/>
IGR Precious Metals DMCC Compliance Forms	<input type="checkbox"/>

Authorized signatory _____

Name _____

Title _____

Date, Place _____

If you have any questions regarding the documents, supply chain due diligence policy or its implementation

Please contact our Compliance Department

IGR Precious Metals DMCC, ALMAS Tower 24 E, JLT, Dubai, UAE, Phone: +971 4 277 82 43, Fax: +971 4 277 82 32

Document Code : Revision Date: Revision No:

IGR QUESTIONNAIRE –MINED MATERIAL

1. COMPANY DETAILS

a. Name	
b. Registered Address	
c. Business Address	
d. Phone Number	
e. Date of Incorporation	
f. Country of Incorporation	
g. Business Registration Number	
h. Tax Identification / Registration number	
i. If listed, indicate name of stock exchange(s) and ticker	
j. Website	
k. External Financial Auditors Since Date	
l. How many direct and indirect subsidiaries does the Company have? <i>Please provide a Group chart</i>	

Bank Details

Account Name			
Bank Name			
Bank Address			
IBAN		Swift Code	

List of Authorized Traders

1	4
2	5
3	6

Contact Details (Person in the company)

Name		Designation		E-mail		Phone	
Dealing Desk	Phone		E-mail		Reuters Dealing		
Back Office	Phone		E-mail				
Transaction's confirmations should be sent to following emails							
E-mail 1		E-mail 2					
E-mail 3		E-mail 4					

2. BENEFICIAL OWNERS

SHAREHOLDER(S) (MORE THAN 25%)

Percentage Holding (%)	Name	Address	Country of Incorporation/ Nationality(ies)	Date of Incorporation/ Date of Birth

ULTIMATE BENEFICIAL OWNER (MORE THAN 25% - INDIVIDUAL ONLY)

Percentage Holding (%)	Name	Address	Nationality(ies)	Date of birth

3. MANAGEMENT STRUCTURE

	Names	Title	Nationality(ies)	Date of birth
a. Board of Directors				
b. Top Management				

4. FINANCIAL INFORMATION

4.1 FINANCIAL STATEMENTS DETAILS

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

Please provide copy of latest annual report.

Please provide information on tax royalty payments.

4.2 OTHER FINANCIAL INFORMATION

f. Source of mining operation funding	<input type="checkbox"/> Own equity <input type="checkbox"/> Government entity, name(s): _____ <input type="checkbox"/> Bank loan, name(s): _____ <input type="checkbox"/> Other third party loan, name(s): _____
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g. What usual payment method does the company use to pay its suppliers?	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #cccccc;"> <th style="padding: 5px;">Payment type</th> <th style="padding: 5px;">Percentage (%)</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">Bank transfers</td> <td style="padding: 5px;"> </td> </tr> <tr> <td style="padding: 5px;">Checks</td> <td style="padding: 5px;"> </td> </tr> <tr> <td style="padding: 5px;">Cash</td> <td style="padding: 5px;"> </td> </tr> </tbody> </table>	Payment type	Percentage (%)	Bank transfers		Checks		Cash	
Payment type	Percentage (%)								
Bank transfers									
Checks									
Cash									

h. What type of information does the Company request from its precious metals suppliers?

Companies	Individuals	
Company name <input type="checkbox"/> Yes <input type="checkbox"/> No	Name and first name <input type="checkbox"/> Yes <input type="checkbox"/> No	
Address <input type="checkbox"/> Yes <input type="checkbox"/> No	Address <input type="checkbox"/> Yes <input type="checkbox"/> No	
Date of Incorporation <input type="checkbox"/> Yes <input type="checkbox"/> No	Date of birth <input type="checkbox"/> Yes <input type="checkbox"/> No	
Country of Incorporation <input type="checkbox"/> Yes <input type="checkbox"/> No	Nationality <input type="checkbox"/> Yes <input type="checkbox"/> No	
Business register extract or equivalent document <input type="checkbox"/> Yes <input type="checkbox"/> No	Copy of ID card or passport <input type="checkbox"/> Yes <input type="checkbox"/> No	
Beneficial Owners <input type="checkbox"/> Yes <input type="checkbox"/> No	Beneficial Owners <input type="checkbox"/> Yes <input type="checkbox"/> No	
Origin of Precious Metals <input type="checkbox"/> Yes <input type="checkbox"/> No	Origin of Precious Metals <input type="checkbox"/> Yes <input type="checkbox"/> No	
Description of main activity and financial information <input type="checkbox"/> Yes <input type="checkbox"/> No	Supplier profile (activity, wealth, etc.) <input type="checkbox"/> Yes <input type="checkbox"/> No	

h. Does the Company have a risk-based assessment of its precious metals suppliers (e.g. low, medium or high risks)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
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i. Does the Company screen precious metals suppliers and transactions against lists of persons, entities or countries issued by government/competent authorities?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
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j. Does the Company perform enhanced due diligence for high risk precious metals suppliers?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
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k. Does the Company assess its corporate precious metals suppliers' AML-CFT and purchase procedures and practices?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
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5. HUMAN RESOURCES

a. Number of employees within the Company	
b. Number of employees within the Group	

6. REGULATORY ENVIRONMENT

a. Does your Company need to comply with detailed health and safety Regulations in the country/province of operations?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
b. Does your Company need to comply with detailed environmental Regulations in the country/province of operations?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
c. Is child labour regulated in mining activity in the country/province of Operations?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
d. Are public security forces used on or around the mine site?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

7. ORIGIN OF PHYSICAL PRECIOUS METALS, CAPACITY AND MINING PRACTICES

a. From how many mining site(s) is the gold/silver extracted?	
b. Name of the mining site(s):	
c. Where exactly is the mining site(s) located (country, province, closest city, GPS coordinate)?	
d. In which perimeter (km) around the centre of operation/ Processing plant is the mining site(s) located?	
e. Is the mining site(s) legally required to hold a mining license? Please provide a copy/ies	<input type="checkbox"/> Yes <input type="checkbox"/> No Date of issue: _____ Expiry date: _____
f. What is the daily production of the mining site(s)?	
g. What are the estimated reserves of the mining sites(s)?	
h. How many people are working on the mining site(s)?	
i. What is the gold/silver extraction method (mining equipment & methods)?	
j. Are there comprehensive procedures and systems to guarantee the safety of personnel at the mining site (such as use of proper protective equipment, health and safety training, first aid materials and emergency procedures)	<input type="checkbox"/> Yes, please describe: <input type="checkbox"/> No

<p>k. Are there comprehensive procedures and systems at the mining site to avoid negative impact to the environment by gold/silver extraction (such as adequate tailing treatment, system to avoid pollution emission, etc)?</p>	<p><input type="checkbox"/> Yes, please describe:</p> <p><input type="checkbox"/> No</p>
<p>l. Does the mining site engage with affected communities and support local community development?</p>	<p><input type="checkbox"/> Yes, please describe:</p> <p><input type="checkbox"/> No</p>
<p>m. Does the mining company engage with artisanal and small-scale miners who operate on or around the concession</p>	<p><input type="checkbox"/> Yes, please describe:</p> <p><input type="checkbox"/> No</p>
<p>n. Is there a comprehensive procedure at the mining site to ensure prevention of child labour?</p>	<p><input type="checkbox"/> Yes, please describe:</p> <p><input type="checkbox"/> No</p>
<p>o. Are there any armed groups stationed on/near the mine site? If yes, please provide information as to the reason:</p>	<p><input type="checkbox"/> Yes</p> <p style="margin-left: 20px;"><input type="checkbox"/> State Armed group</p> <p style="margin-left: 20px;"><input type="checkbox"/> Non State Armed Group</p> <p style="margin-left: 20px;"><input type="checkbox"/> Public or private security forces</p> <p>_____</p> <p>_____</p> <p><input type="checkbox"/> No</p>
<p>p. Does the Mining Company employ professional security forces to control the mine site?</p>	<p><input type="checkbox"/> Yes, Please advice company name and address <input type="checkbox"/> No</p>
<p>q. Has the Regulator responsible for mining operations carried out an on-site visit</p>	<p><input type="checkbox"/> Yes, date of last visit: _____</p> <p><input type="checkbox"/> No</p>
<p>r. If no on-site visit has been performed yet (question as above), is there any visit planned?</p>	<p><input type="checkbox"/> Yes, date of planned visit: _____</p> <p><input type="checkbox"/> No</p>

8. PROCESSING PLANT

<p>a. Where exactly is the gold/silver processing plant(s) located (Country, province, closest city, GPS coordinate)?</p>	
<p>b. How many people are working in the gold/silver processing plant?</p>	

<p>c. Is the gold/silver processing plant held by the mining company or is it outsourced to an external party?</p>	<p><input type="checkbox"/> Mining company processing plant</p> <p><input type="checkbox"/> Gold/silver processing outsourced to an external plant</p> <p>Name : _____</p>
<p>d. If the Mining Company has its own processing plant, does it also source mined gold/silver for processing from external parties?</p>	<p><input type="checkbox"/> Yes Name and location of mining sites: _____</p> <p><input type="checkbox"/> No</p>
<p>e. What is the gold/silver processing method (processing equipment & methods)?</p>	
<p>f. What chemical products are used during processing?</p>	<p><input type="checkbox"/> Mercury</p> <p><input type="checkbox"/> Cyanide</p> <p><input type="checkbox"/> Others, please specify:</p>
<p>g. What is the capacity of the processing plant per day?</p>	
<p>h. Is your Company legally required to have a license to export precious metals?</p>	<p><input type="checkbox"/> Yes – Please provide a copy Date of issue: _____ Expiry _____</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> N/A</p>
<p>i. Are there any comprehensive procedures and system to guarantee the safety of personnel in the processing plant (such as use of proper protective equipment, health and safety training, first aid materials and emergency procedures)?</p>	<p><input type="checkbox"/> Yes, please describe:</p> <p><input type="checkbox"/> No</p>
<p>j. Does the processing plant have comprehensive processes to avoid negative impact to the environment by gold/silver processing (Such as adequate tailing treatment, system to avoid pollution emission, etc)?</p>	<p><input type="checkbox"/> Yes, please describe:</p> <p><input type="checkbox"/> No</p>
<p>k. Does the processing plant engage with affected communities and support local community development?</p>	<p><input type="checkbox"/> Yes, please describe:</p> <p><input type="checkbox"/> No</p>
<p>l. Does the processing plant have a comprehensive procedure to ensure prevention of child labour?</p>	<p><input type="checkbox"/> Yes, please describe:</p> <p><input type="checkbox"/> No</p>
<p>m. Does the processing plant employ professional Security forces to control the plant</p>	<p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>

<p>n. Is there any armed groups stationed on/near the Processing plant?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> State Armed group <input type="checkbox"/> Non State Armed Group <input type="checkbox"/> Public or private security forces <input type="checkbox"/> No
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MATERIALS

<p>a. What type of precious metals is the Company planning to send for refining?</p> <input type="checkbox"/> Gold <input type="checkbox"/> Others, please specify: _____ <input type="checkbox"/> Silver
<p>b. What is the form of precious metals planned to be sent for refining?</p> <input type="checkbox"/> Gold concentrate <input type="checkbox"/> Mining by-product <input type="checkbox"/> Silver concentrate <input type="checkbox"/> Gold ore <input type="checkbox"/> Others, please specify: _____ <input type="checkbox"/> Silver ore

TRANSPORTATION

<p>a. How is the ore transported from the mining sites to the processing plant?</p> <input type="checkbox"/> By your company <input type="checkbox"/> By a third party (external company), which company? _____	
<p>b. How is the ore transported from the processing plant to the export location?</p> <input type="checkbox"/> By your company <input type="checkbox"/> Truck <input type="checkbox"/> Helicopter <input type="checkbox"/> Armoured vehicle <input type="checkbox"/> Fixed wing aircraft <input type="checkbox"/> Others, please specify _____ <input type="checkbox"/> By a third party (external company), which company? _____ <input type="checkbox"/> Truck <input type="checkbox"/> Helicopter <input type="checkbox"/> Armoured vehicle <input type="checkbox"/> Fixed wing aircraft <input type="checkbox"/> Others, please specify _____	
<p>c. How will the ore be transported from the export location to the refinery?</p> <input type="checkbox"/> By your company <input type="checkbox"/> Aircraft <input type="checkbox"/> Boat <input type="checkbox"/> Armoured vehicle <input type="checkbox"/> Others, please specify: _____ <input type="checkbox"/> By a third party (external company), which company? _____ <input type="checkbox"/> Aircraft <input type="checkbox"/> Boat <input type="checkbox"/> Armoured vehicle <input type="checkbox"/> Others, please specify: _____	
<p>d. Is there any military/police checkpoint along the road from the mining site until the Export location?</p>	<input type="checkbox"/> Yes If yes, how many and for what purpose? _____ _____ <input type="checkbox"/> No
<p>e. Between mine site and refinery transport route, is there any transit points?</p>	<input type="checkbox"/> Yes, Please name them : _____ <input type="checkbox"/> No
<p>f. What is the current destination for metal exports?</p>	
<p>g. if storage required, how and where is the location of warehouse / storage facility?</p> <input type="checkbox"/> By your company _____ <input type="checkbox"/> By a third party (external company), which company? _____ <input type="checkbox"/> Others, please specify _____	

Please provide copy of export certificates.

9. RESPONSIBLE PRECIOUS METAL SUPPLY CHAIN POLICY

<p>a. Did your company establish a responsible supply chain of gold from conflict-affected and high risk areas policy which is consistent with the standards set forth in the model supply chain policy in Annex II of the OECD Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-Affected and High-Risk Areas? http://www.oecd.org/daf/inv/mne/GuidanceEdition2.pdf</p>	<p><input type="checkbox"/> Yes – Please provide a copy</p> <p><input type="checkbox"/> No</p>
<p>b. Does your company comply or plan to comply with the OECD Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-Affected and High-Risk Areas?</p>	<p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>
<p>c. Does your company comply with any of the following industry Initiatives:</p> <p><input type="checkbox"/> RJC Chain of Custody Standard</p> <p><input type="checkbox"/> RJC Code of Practices</p> <p><input type="checkbox"/> WGC Conflict Free Gold Standard</p> <p><input type="checkbox"/> Fair Trade Standard</p> <p><input type="checkbox"/> Fair Mined Standard</p> <p><input type="checkbox"/> Others, please specify: _____</p> <p>Please provide a copy of the certification</p>	<p>Additional comments:</p>
<p>d. What are the procedures in place to ensure that the Precious metals purchased have not financed conflict?</p>	

10. ANTI MONEY LAUNDERING (AML) – COMBATING FINANCIAL TERRORISM (CFT)

<p>a. Is your company subject to Anti-Money Laundering/Combating financial terrorism Law/Regulation?</p>	<p><input type="checkbox"/> Yes – Please fill in the Wolfsberg questionnaire Attached</p> <p><input type="checkbox"/> No</p>
<p>b. Name of the AML-CFT Law/Regulation</p>	
<p>c. Name of the Regulator</p>	
<p>d. Did your company establish a conformity Program that contains AML/CFT policies and Procedures, according to internal & International laws, rules and standards?</p>	<p><input type="checkbox"/> Yes – Please provide a copy</p> <p><input type="checkbox"/> No</p>

11. BRIBERY POLICY

<p>a. Does your Company have a bribery policy in place?</p>	<p><input type="checkbox"/> Yes – Please provide a copy</p> <p><input type="checkbox"/> No</p>
<p>b. Has the company or the Senior Management ever been charged Anywhere in the World for violation of applicable anti-bribery laws or regulations?</p>	<p><input type="checkbox"/> Yes – Please provide a copy</p> <p><input type="checkbox"/> No</p>

12. BUSINESS ACTIVITY

<p>a. Type of Business</p>	<input type="checkbox"/> Large scale mine (>100'000 Oz/year) <input type="checkbox"/> Precious Metals Trader <input type="checkbox"/> Medium scale mine (30-100'000 Oz/year) <input type="checkbox"/> Others, please specify: <input type="checkbox"/> Small scale mine (<30'000 Oz/year)
<p>b. Description of Core Business Activity</p>	
<p>c. In which country/ies do you currently refine your Precious metals?</p>	

Document Code :

Revision Date:

Revision No:

CUSTOMER COMPLIANCE AGREEMENT FORM

(Customer Due Diligence Agreement)

Company Name : _____

Address : _____

Represented by : _____

IGR Precious Metal DMCC participates in, cooperates with, and enhances overall efforts to ensure that precious metals come from legitimate, ethical sources, and that they have not been associated with crime, armed conflict or human rights abuse. It is our policy to do business only with legitimate, law-abiding customers, and to deny our products and services to all others.

Please read the following statement carefully to confirm the signature at the bottom of the page:

The source from where the Metal is being exported to IGR Precious Metals DMCC is free of identification of any affiliation of the company with the government, political parties, military, criminal networks or non state armed groups, including in particular any reported instances of affiliation with non-state armed groups and/or public or private security forces. Also, the shipper whose name is on the shipping documents, or in many cases the owner of the Metal, confirms that the Metal

that is coming in from a source where any serious abuses (torture, cruel, inhuman and degrading treatment, forced or compulsory labor, the worst forms of child labor, gross human rights violations, war crimes, or other serious violations of international humanitarian law, crimes against humanity or genocide) are not committed by any party involved in the supply chain of the goods, on transportation routes nor at the points where Metal is traded and/or processed.

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 IGR Precious Metals DMCC.

DECLARATION

We hereby confirm that we have read and understood OECD Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-affected and High Risk Areas, LBMA Responsible Gold Guidance, DMCC Practical Guidance and Due Diligence Procedures of the company.

We hereby declare that the particulars given herein are true, correct and complete to the best of our knowledge and belief, the documents submitted along with this application are genuine and we are not making this application for the purpose of contravention of any IGR Precious Metals DMCC Policies, rules and regulations.

We hereby agree to provide any additional information / documentation that may be required by the Authorized Parties, in connection with this compliance and declaration.

We herewith declare to be the single owner of the funds, metals and /or valuables to act on his own account; should he be dealing on behalf of a third party being the beneficial owner of the funds, metals and/or valuables, he herewith commits to inform immediately IGR Precious Metals DMCC.

Place and date

Stamp and signature

Name and function

IGR Precious Metals DMCC, ALMAS Tower, 24 E, JLT, Dubai, UAE, Phone: +971 4 277 82 43, Fax: +971 4 277 82 32

Document Code :	Revision Date:	Revision No:
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CHILD LABOR AGREEMENT FORM

We are implementing a risk based supply chain due diligence considering the OECD due diligence guidance for responsible supply chain of minerals from conflict-affected and high risk areas in order to respect human rights regarding the worst form of child labor.

We ensure that we don't have any child labor under the age of 18. We are strictly enforcing penalties for breaches. Our child labor policy is attached.

Compliance officer
Sign & stamp

Date _____

SIGNATURE

I/we hereby declare that the information given above is true and accurate as of the date of writing.
I/we undertake to automatically and promptly inform [The refinery] of any material changes.

	Authorized signatory	Authorized signatory
Signature:		
Print Name:		
Title:		
Company Name		
Date and Location:		