

CORPORATE Customer Profile

2024



Dear Customer,

Invictus Multi Commodities DMCC, a precious metals service provider. is fully committed in providing high quality products and services while meeting the highest ethical and moral standards. Invictus committed to the strict compliance of OECD Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-Affected and High-Risk Areas and the supplement on Gold. We work together hand in hand with all local and international bodies to fight against interaction with any entity, governmental or non-governmental bodies that engages in forced labor, child labor, sexual violence, bribery or any elements of misrepresentation of the origin of minerals, taxes, fees and royalties paid to government for mineral processing.

We commit ourselves to uphold the best practices in the industry and adhere to highest moral and ethical standards in whatever we do. We also comply with our AML policy which is aligned with national and international regulations in this regard.

We have developed this Booklet while considering the local/international regulations of "**Know Your Customer**". So that will help us together to run the business smoothly and effectively Therefore, we need your support and cooperation to provide us all the necessary information requested in Booklet.

We welcome you once again to Invictus Multi Commodities DMCC. as our valued customer. Together let us towards building a better future, nurturing a long and strong relationship, which mostly grows beyond business.

Best Regards,

Invictus Multi Commodities DMCC.

General guidelines,

This corporate booklet is applicable for all DPMS. Interpretation and explanation of the following will serve as the indemnity to Invictus Multi Commodities DMCC. from all kinds of unlawful activities which might will harm the reputation of Invictus Multi Commodities DMCC., Ministry of Economy UAE or the country and hence the following sections in the booklet must be filled up;

- Basic Information.
- License Information.
- Ownership Information.
- Information on AML/CTF policies, procedure & controls.
- Authorized representation and

Please make a note while filling up the Booklet

- All the columns should be filled up in the Block Letters.
- Furnish accurate information in relevant columns.
- Avoid overwriting, if it occurs, this must be authenticated by the authorized signatory.
- All relevant supporting documents need to be enclosed along with the Booklet.
- All documents should be verified by compliance department.
- Booklet should be attested/signed by the authorized signatory of the company/ establishment duly affixing the company stamp after proper verification of all the filled-up information.

Check list (The following forms are to be filled in the documents to be provided)

- ☐ Customer Profile Form
- ☐ Commercial/Trade License
- ☐ Memorandum of Association/Articles of Association
- ☐ GOAML Registration Certificate.
- ☐ Passport copies (or National ID) of Owner / Partner(s) /Authorized signatories & Representative(s).
- ☐ VAT Registration.
- ☐ Certificate of incorporation.
- ☐ Share Certificates/ Shareholders Register.
- ☐ Utility bill (e.g. electricity, water, phone) **or** Tenancy Contract / Shareholders Register
- ☐ AML / CFT Policies and Procedures.
- ☐ Responsible Supply Chain Policy (if any).
- ☐ Anti – Bribery Policy (if any).

A. COMPANY DEATAILS

A1. Company Information

Company Registered Name (as per trade license):			
Country of Establishment		Date of Establishment	
License No.		Issuing Authority	
License Issue Date		License Expiry Date	
Tax Registration No.		Tax Registration Date	
No. of Subsidiaries, & Branches (if any): If exists please specify countries			

A2. Legal Status

<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Public Limited Company
<input type="checkbox"/> Partnership Company	<input type="checkbox"/> Private Limited Company
<input type="checkbox"/> Limited Liability Company	<input type="checkbox"/> Branch of a Foreign Company
<input type="checkbox"/> Free Zone Company	<input type="checkbox"/> Trust/Club/Society/Association
<input type="checkbox"/> Others (please specify)	

A3. The Company Registered Contact Details

Contact person (s):			
Landline No.		Mobile No:	
Fax			
Email			
Website			

A4. Address Details

Office No.			
Building Name			
Street Address		Pin/Zip/Code/P.O.Box	
City		State / Province	
Country			

A5. Details of Individual Shareholders/Ownership (if applicable)

Name	Nationality	Passport/ID No.	Address	Ownership %

A6. Details of Corporate Shareholders/Ownership (if applicable)

Company Name	Country	Licensing Authority	Trade License No.	Ownership %

A7. Details of Ultimate Beneficial Owners UBOs (owns 25% of the company's shares or more)

Name	Nationality	Passport/ID No.	Address	Ownership %

A8. Details of Key Managerial Person (List names of Directors/ key Senior Management)

Name	Nationality	Passport/ID No.	Address

A9. Details of Authorized Signatories (List names all individuals who are authorized to sign and transact for and on behalf of The Company)

Name	Nationality	Passport/ID No.	Address

B. BUSINESS INFORMATION

Type of Business Activities	<input type="checkbox"/> Refinery <input type="checkbox"/> Wholesaler / Manufacturer (Jewelry) <input type="checkbox"/> Bank <input type="checkbox"/> Scrap Dealer <input type="checkbox"/> Miner - Small Scale Mining <input type="checkbox"/> Miner - Artisanal Miners (Representative) <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Precious Metals Trader/Dealer <input type="checkbox"/> Retailer (Jewelry) <input type="checkbox"/> Industrial <input type="checkbox"/> Coins Dealer <input type="checkbox"/> Exporter <input type="checkbox"/> Miner - Large Scale Mining
License Type	<input type="checkbox"/> Trading <input type="checkbox"/> Industrial <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Commercial <input type="checkbox"/> Professional
Total No. of Employees		
No. of Years of experience in the Precious Metals Industry		
Does any shareholder/ Beneficial Owner/Key Managerial Person has any other business?	<input type="checkbox"/> Casino <input type="checkbox"/> Currency Dealer or Exchanger <input type="checkbox"/> Movie Theatres <input type="checkbox"/> Apartment Houses <input type="checkbox"/> Gaming <input type="checkbox"/> Art and Antique Dealers <input type="checkbox"/> Liquor Stores <input type="checkbox"/> Luxury Good Dealers	<input type="checkbox"/> Restaurants <input type="checkbox"/> Used Car or Motorcycle Dealers <input type="checkbox"/> Travel Agencies <input type="checkbox"/> Hotels <input type="checkbox"/> Retail stores <input type="checkbox"/> General Trading <input type="checkbox"/> Lawyers & Accountants <input type="checkbox"/> Auction Houses

	<input type="checkbox"/> Gambling Services <input type="checkbox"/> Car Washes <input type="checkbox"/> Taxicabs <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Constructions Companies <input type="checkbox"/> Beauty Shops <input type="checkbox"/> None
Mention the metals that you work with	<input type="checkbox"/> Gold <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Silver
Mention the form of gold that you work with	<input type="checkbox"/> Mined Gold - Alluvial gold <input type="checkbox"/> Mined Gold-Gold concentrate <input type="checkbox"/> Mined Gold-Gold ore <input type="checkbox"/> Mined Gold-Gold doré <input type="checkbox"/> Recyclable Gold - Melted <input type="checkbox"/> Mined Gold-Mining Byproduct	<input type="checkbox"/> Mined Gold- LSM Gold <input type="checkbox"/> Mined Gold-ASM Gold <input type="checkbox"/> Recyclable Gold-Industrial By-product <input type="checkbox"/> Recyclable Gold-Unprocessed <input type="checkbox"/> Grandfathered Stocks
From whom do you purchase the Precious Metals?	<input type="checkbox"/> UAE Suppliers	<input type="checkbox"/> International Suppliers
Who are your counterparties and suppliers?	<input type="checkbox"/> Small/Medium Scale Traders <input type="checkbox"/> Jewelers <input type="checkbox"/> Banks <input type="checkbox"/> Mines <input type="checkbox"/> Others (please specify)	<input type="checkbox"/> Wholesalers <input type="checkbox"/> Individuals <input type="checkbox"/> Refinery <input type="checkbox"/> Funds
Mention all Countries of Origin of your precious metals		
Mention all Countries in which you sell your precious metals		

Do you have the license/ authorization to import/export precious metals?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If Yes, mention the Import-Export License No. / Customs Code:	
How do you intend to transport the metal from its country of origin to Dubai?	<input type="checkbox"/> Transporter/Secured logistic company <input type="checkbox"/> Hand carry <input type="checkbox"/> Other (please specify)	
Do you have an account with an internationally recognized transporter/ secured logistic company?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If Yes, which one: <input type="checkbox"/> Brinks <input type="checkbox"/> Trans guard <input type="checkbox"/> Armguard <input type="checkbox"/> Ferrari <input type="checkbox"/> Others (please specify)	

C. BANK INFORMATION

Account Name (as per statement)		
Bank Name		
Bank Address		
Bank SWIFT Code		Currency:
Bank Account Number		
Bank IBAN Number		

D. KYC QUESTIONNAIRE

D1 . 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 consistent 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
Do you implement systems for the identification of your suppliers and retain related documents in accordance with the EBC-Rules for Risk Based Due Diligence in the Gold Supply Chain?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you implement policies and procedure designed to meet and implement the EBC-Rules for Risk Based Due Diligence in the Gold Supply Chain?	<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 the EBC-Rules for Risk Bases Due Diligence in the Gold Supply Chain 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
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 Jewelry)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you currently / potential source metal from conflicted and high-risk areas or not? In case the answer is Yes, please specify countries and methods of risk management (if any)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you maintain any of the related awards and/ or accreditations (for example: DGD, RJC, RMI, ISO.....etc) or in the process to acquire? If the answer is Yes, please provide the details of accreditation and validity	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the company have a risk-based assessment of its precious metal suppliers/customers? (E.g. Low, medium, high)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does your company have a policy consistent with the standards set forth in the Responsible Jewelry Council's Code of Practices and Chain of Custody?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does your company have a policy consistent with the standards set forth in the LBMA Gold Guidance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does your company have Data Protection Policy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does your company have policies and procedures that covers human rights?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the Company determine the appropriate level of enhanced due diligence necessary for those categories of customers and transactions that the Company has reason to believe pose a heightened risk of illicit activities at or through the Company?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the company complete a risk-based assessment to understand the normal and expected transactions of its customers?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

D2. Risk Assessment

Does the Company have a risk-based assessment of its customer base and their transactions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the Company determine the appropriate level of enhanced due diligence necessary for those categories of customers and transactions that the Company has reason to believe pose a heightened risk of illicit activities at or through the Company?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

D3. SUPPLY CHAIN DUE DILIGENCE

What is the typical profile of your precious metals suppliers?	<input type="checkbox"/> Corporate (%)	<input type="checkbox"/> Individual (%)
What type of information does the Company request from its precious metals suppliers?	<input type="checkbox"/> Company Identification (Name, Address, etc.)	<input type="checkbox"/> Registration Documents (Trade License, Tax Certificate, etc.)
	<input type="checkbox"/> Ultimate beneficial ownership	<input type="checkbox"/> Business, activity, and financial details
	<input type="checkbox"/> License (Export, Mine) <input type="checkbox"/> Other (please specify).....	<input type="checkbox"/> AML/CFT Policy
What type of information does the Company request from its precious metals suppliers?	<input type="checkbox"/> Invoice <input type="checkbox"/> Certificate of Origin <input type="checkbox"/> Other (please specify).....	<input type="checkbox"/> Customs document <input type="checkbox"/> Assay Report
Do you monitor your suppliers for inconsistent transactions? (Unusual weight, purity, transfers, third party payments etc.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Does the Company assess its corporate precious metals suppliers' Supply Chain Policy and purchase procedures and practices?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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E. Anti-Money Laundering (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 Anti -Money Laundering and Combat Terrorist Financing?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does the company conduct an AML-CFT training for employees?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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
Does the company registered in the GoAML platform initiated by the MOE or not?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Did your company prepare a documented set of Policies and Procedures with regards to combating money laundering and terrorist financing according to FATF standards and controls?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Did your company carry out and document an internal risk assessment to	<input type="checkbox"/> Yes	<input type="checkbox"/> No

understand Its money laundering and terrorist financing risks?	
Has your organization implemented processes for the identification and verification of your customers and beneficial owners?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your organization have procedures to establish a record for each customer noting their respective identification documents and Know Your Customer Information?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the Company have a risk-based assessment of its clients (e.g. low, medium or high risks)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the Company conduct enhanced due diligence for high-risk clients?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your establishment 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 organization have policies to conduct enhanced due diligence which includes obtaining senior management approval for establishing business relationship or one-off transaction with PEPs, their family and close associates?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your institution collect information relating to customer's and beneficial owner(s)' source of wealth and source of funds?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the compliance officer have the necessary power and independence to perform his duties?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your institution have a monitoring program for the identification and reporting of suspicious or unusual activity/transaction?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Has your organization appointed a designated If yes, plea compliance officer with sufficient experience / expertise?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If yes, please provide the following information:	
	Name:	
	Designation:	
	Contact:	
Email ID:		
Does the compliance officer have the necessary power and independence to perform his duties?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Does your institution have a monitoring program for the identification and reporting of suspicious or unusual activity/transaction?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

F. Anti- Bribery and Corruption Policy

Does your company have any bribery policy in place?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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

G. Transaction Monitoring

Does your company have a risk based-assessment of its precious metals from suppliers? (e.g. Low, Medium, High)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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
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H. Regulatory Environment		
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

I. Declaration

By signing this form by the hereby I declare that the information provided is true and that all documents submitted along with the application are genuine. Further I hereby undertake to promptly inform Invictus Multi Commodities DMCC. in writing of any changes in the information provided herein and agree Invictus is neither responsible nor liable for any losses or activity performed based on the information provided. I also agree to provide any additional information or documentation that may be required from time to time by Invictus Multi Commodities DMCC. or its authorized agents and representatives. Responsible sourcing of Precious Metals:

I/We hereby acknowledge that we received from Invictus Multi Commodities DMCC. its Supply Chain Policy and the guidance listed below, and we undertake to review it thoroughly and to comply with its provisions.

- 1- OECD Due Diligence Guidance for Responsible Chains of Minerals from Conflict -Affected and High-Risk areas
- 2- EBC-Rules for Risk Based Due Diligence in the Gold Supply Chain.

- 3- Code of Ethics (Supplier/ Customer)
- 4- The Ten Principles of the UN Global Compact.

I/We confirm that we are observing and complying with local and international laws, rules, and regulations, including those covering the illicit trade in the precious metals and the United Nation Security Council Sanctions. Also, we hereby undertake that our sources of precious metals are free from conflict financing, criminal funding, worst forms of child labor and human rights abuses. I/ We understand that by working with Invictus Multi Commodities DMCC., we may be requested to provide supply chain information and documentation for due diligence purposes and failure to cooperate may cause Invictus to refuse a transaction or supplier as required by the above -mentioned guidance.

I declare that I have read and understood all Terms & Condition as mentioned in the account opening form. I am fully aware that Invictus on its own discretion has the right to conduct an enhanced due diligence and gather more related information and data in case of any red flag has been identified at any point of time in accordance with the OECD Due Diligence Guidance mentioned above.

Signature		Company Stamp	
Name of the Authorized Signatory			
Title/ Designation of the Authorized Signatory			
Date		Place	



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