



## RECORD UPDATION

برائے مہربانی اس بات کو یقینی بنائیے کہ آپ کا درخواست فارم / چیک ہمارے نمائندے کو دینے سے قبل مکمل طریقے سے پُر اور درست ہے۔ درخواست فارم موصول ہونے پر ہم آپ کو فارم واپس آ کر مینل (ایم ایچ ایف) مطلع کر آئیں گے۔

If no option is selected, Record will be updated

## KYC, FATCA AND CRS-1 FORM FOR EXISTING/ JOINT UNIT HOLDERS

Page 1 of 4 V-2023/12/21



FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA") SECTION

This section of Account Opening Form must be completed by Individual/ Sole Proprietor Investor who wishes to open an investor account with . Each Joint Holder is required to fill this section separately.

Please complete in **BLOCK LETTERS**

Name: \_\_\_\_\_ Country of Residence: \_\_\_\_\_

Country of Birth: \_\_\_\_\_

Please tick (✓) Yes or No for each of the following questions:

- |   |                             |                              |
|---|-----------------------------|------------------------------|
| 1. Are you a U.S. Resident?                                     | No <input type="checkbox"/> | Yes <input type="checkbox"/> |
| 2. Are you a U.S. Citizen?                                      | No <input type="checkbox"/> | Yes <input type="checkbox"/> |
| 3. Are you holding a U.S. Permanent Resident Card (Green Card)? | No <input type="checkbox"/> | Yes <input type="checkbox"/> |
| 4. Are you registered in the US as a tax payer?                 | No <input type="checkbox"/> | Yes <input type="checkbox"/> |

Note: If answer to any of the above-mentioned questions is "Yes" then please complete Form W-9 "Request for Taxpayer Identification Number and Certification".

**Declaration:**

- I hereby confirm that the information provided above is true, accurate and complete;
- Subject to applicable local and foreign laws, I hereby consent for MCBIM, the Trustee of the Collective Investment Schemes/ Voluntary Pension Schemes or any of their affiliates (including without limitation branches) to share my information with domestic and overseas tax authorities, where necessary to establish my tax liability in any jurisdiction;
- Subject to the requirements of domestic or overseas laws, I consent and agree that MCBIM or the Trustee of the Collective Investment Schemes/ Voluntary Pension Schemes may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives;
- I hereby undertake not to initiate any proceedings against MCBIM and the Trustee of the Collective Investment Schemes/ Voluntary Pension Schemes in case any amounts are withheld from my account and remitted to the local or foreign authorities/regulators;
- I hereby undertake that I have not granted a Power of Attorney to a person who has an address outside Pakistan to operate the Investor Account (either physically or electronically);
- I hereby undertake that I have no intention to set up Payment Standing Instruction(s) for the banking account(s) and beneficiary account(s) in a country outside Pakistan;
- I hereby undertake to notify MCBIM within thirty (30) calendar days in case of any change in any information whatsoever which I have provided to MCBIM; and
- I further agree and accept that the terms and conditions as contained herein shall form part and parcel of the Account Opening Form and the terms and conditions of the Account Opening Form as well other documentation shall remain in full force and effect.

\_\_\_\_\_  
Signature/ Left Hand Thumb Impression (male)/  
Right Hand Thumb Impression (female)

INDIVIDUAL TAX RESIDENCY SELF-CERTIFICATION SECTION (CRS-1)

- Please complete Parts 1-3 in BLOCK CAPITALS.
- Fields marked with a \* are mandatory.
- Fill and complete Part 2 only if Tax Residency is other than USA & Pakistan otherwise mark " Not Applicable (N/A)"

**PART 1 – IDENTIFICATION OF INDIVIDUAL ACCOUNT HOLDER**

**A. NAME OF ACCOUNT HOLDER**

FAMILY NAME OR SURNAME(S)*	
TITLE	
FIRST OR GIVEN NAME*	
MIDDLE NAME(S)	

**B. CURRENT RESIDENCE ADDRESS**

LINE 1 (E.G. HOUSE/APT/SUITE NAME, NUMBER, STREET, if any)*	
LINE 2 (E.G. TOWN/CITY/PROVINCE/COUNTY/STATE)*	
COUNTRY*	
POSTAL CODE/ZIP CODE (if any)*	

**C. MAILING ADDRESS (PLEASE ONLY COMPLETE IF DIFFERENT TO THE ADDRESS SHOWN IN SECTION B)**

LINE 1 (E.G. HOUSE/APT/SUITE NAME, NUMBER, STREET)	
LINE 2 (E.G. TOWN/CITY/PROVINCE/COUNTY/STATE)	
COUNTRY	
POSTAL CODE/ZIP CODE	

**D. DATE OF BIRTH\* (DD/MM/YYYY)**

<div><div>d</div><div>d</div><div>m</div><div>m</div><div>y</div><div>y</div><div>y</div><div>y</div></div>
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**E. PLACE OF BIRTH**

TOWN OR CITY OF BIRTH *	
COUNTRY OF BIRTH*	

\_\_\_\_\_  
Signature/ Left Hand Thumb Impression (male)/  
Right Hand Thumb Impression (female)

Please complete the following table indicating (i) where the Account Holder is tax resident and (ii) the Account Holder's TIN for each country/jurisdiction indicated. Countries/Jurisdictions adopting the wider approach may require that the self- certification include a tax identifying number for each country/jurisdiction of residence (rather than for each Reportable Jurisdiction).

If a TIN is unavailable please provide the appropriate reason A, B or C where indicated below:

Reason A - The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents

**Reason B** - The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

**Reason C - No TIN is required.** (Note. Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

COUNTRY/JURISDICTION OF TAX RESIDENCE		TIN	IF NO TIN AVAILABLE ENTER REASON A, B OR C
1			
2			
3			

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.

1	
2	
3	

**PART 3 – DECLARATIONS AND SIGNATURE\***

- I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with MCBIM and the Collective Investment Schemes and Voluntary Pension Schemes under its management (hereinafter collectively referred to as the "MCBIM Schemes") setting out how MCBIM and MCBIM Schemes may use and share the information supplied by me.
- I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.
- I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates.
- I declare that I have neither asked for, nor received, any advice from MCBIM and MCBIM Schemes in determining my classification as a Reportable Person or otherwise.
- I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.
- I undertake to advise MCBIM and MCBIM Schemes within 30 days of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect or incomplete, and to provide MCBIM with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.
- I/We understand that the Management Company reserves the right to obtain identity verification services (Biometric/NADRA Verisys) from NADRA to confirm my/our identification document(s). I/We hereby allow the Management Company to confirm my/our identity using identity verification services of NADRA. I/We will not hold the Management Company liable or responsible in any manner.
- I/We hereby allow the Management Company to verify my/our bank account number(s) and mobile number(s) through independent sources. I/We will not hold the Management Company liable or responsible in any manner.

SIGNATURE*	
PRINT NAME*	
DATE*	

**NOTE: IF YOU ARE NOT THE ACCOUNT HOLDER PLEASE INDICATE THE CAPACITY IN WHICH YOU ARE SIGNING THE FORM. IF SIGNING UNDER A POWER OF ATTORNEY PLEASE ALSO ATTACH A CERTIFIED COPY OF THE POWER OF ATTORNEY**

CAPACITY*	
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## INVESTMENT FACILITATOR / DISTRIBUTOR DETAILS (FOR OFFICIAL USE ONLY)

Please write the complete address of the premises where you visited the customer:


HAVE YOU SEEN ORIGINAL CNIC/NICOP OF THE CUSTOMER? YES ☐ NO ☐

HAS THE CUSTOMER SIGNED IN YOUR PRESENCE? YES ☐ NO ☐

IS THERE ANY MATERIAL CHANGE IN THE APPEARANCE OF THE CUSTOMER WHEN COMPARED WITH HIS/HER PICTURE ON CNIC/NICOP?  
YES ☐ NO ☐ (If yes, please provide details \_\_\_\_\_)

I have verified the identity document of the Customer and I have not identified any factor or event which may give rise to suspicion relating to money laundering and/or financing terrorism about the Customer. I will inform the Company if I identify any such factor or event in future relating to the Customer.

DISTRIBUTOR / FACILITATOR NAME		CODE					Distributor's Stamp with date and time
BRANCH NAME		CITY					

## REGISTRAR DETAILS (FOR OFFICIAL USE ONLY)

Date and Time Stamping	FORM RECEIVED BY	Name and Signature
	DATE, FORM AND ATTACHMENTS VERIFIED BY	Name and Signature
	DATA INPUT BY	Name and Signature



## CUSTOMER DUE DILIGENCE SECTION

(This Section should be filled by Sales Staff / Distributor / Authorized Representative in presence of the Customer)

TYPE OF ACCOUNT	Individual Account <input type="checkbox"/> Joint Account <input type="checkbox"/> Minor Account <input type="checkbox"/>		
PURPOSE OF ACCOUNT	Investment & Savings		
DATE OF VERIFICATION OF THE IDENTITY DOCUMENT	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
DATE OF ISSUANCE ON THE IDENTITY DOCUMENT	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
DATE OF EXPIRY ON THE IDENTITY DOCUMENT	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
IS IDENTITY DOCUMENT WITHOUT PHOTOGRAPH?	YES <input type="checkbox"/> NO <input type="checkbox"/> (IF YES, PLEASE OBTAIN PASSPORT SIZE PHOTOGRAPH)		
IS THERE ANY INDICATION THAT CUSTOMER IS PEP OR FAMILY MEMBER OF PEP OR CLOSE ASSOCIATE OF PEP?		YES <input type="checkbox"/> NO <input type="checkbox"/>	
IS THE CUSTOMER LINKED WITH NGO/ NPO/ CHARITABLE TRUST/ SOCIETY/ ASSOCIATION AS DIRECTOR OR TRUSTEE OR MEMBER OF GOVERNING BODY, ETC.?			YES <input type="checkbox"/> NO <input type="checkbox"/>
IS THE CUSTOMER FOREIGN NATIONAL? YES <input type="checkbox"/> NO <input type="checkbox"/>			
IS THE CUSTOMER BELONG TO CHAMAN, TORKHAM, TAFTAN OR FATA REGION? YES <input type="checkbox"/> [FATA REGION INCLUDES BAJAUR AGENCY, MOHMAND AGENCY, KHYBER AGENCY, ORAKZAI AGENCY, KURRAM AGENCY, NORTH WAZIRISTAN AGENCY, SOUTH WAZIRISTAN AGENCY] NO <input type="checkbox"/>			
IS THE CUSTOMER INVOLVED IN ANY OF THE FOLLOWING DESIGNATED NON-FINANCIAL BUSINESSES AND PROFESSION (DNFBPs)?			
REAL ESTATE AGENT, BUILDER OR DEVELOPER	YES <input type="checkbox"/> NO <input type="checkbox"/>	DEALER IN PRECIOUS METALS INCLUDING JEWELLER	YES <input type="checkbox"/> NO <input type="checkbox"/>
DEALER IN PRECIOUS STONES INCLUDING GEM DEALER	YES <input type="checkbox"/> NO <input type="checkbox"/>	ANTIQUE DEALER	YES <input type="checkbox"/> NO <input type="checkbox"/>
SELF EMPLOYED LAWYER/ ADVOCATE/ NOTARY	YES <input type="checkbox"/> NO <input type="checkbox"/>	SELF EMPLOYED ACCOUNTANT/ AUDITOR	YES <input type="checkbox"/> NO <input type="checkbox"/>
SELF EMPLOYED LEGAL/ FINANCIAL/ TAX CONSULTANT	YES <input type="checkbox"/> NO <input type="checkbox"/>	PARTNER IN LEGAL/ PROFESSIONAL FIRM	YES <input type="checkbox"/> NO <input type="checkbox"/>
IS THE CUSTOMER INVOLVED IN MONEY EXCHANGE BUSINESS, LOW PROFILE INTERNET BASED BUSINESS OR CRYPTO CURRENCY BUSINESS? YES <input type="checkbox"/> NO <input type="checkbox"/>			
HAS THE CUSTOMER PROVIDED THE DETAILS OF ANY ULTIMATE BENEFICIARY? YES <input type="checkbox"/> NO <input type="checkbox"/> (IF YES, PLEASE COMPLETE KYC FORMALITIES OF ULTIMATE BENEFICIARY)			
EXPECTED TYPE OF COUNTER PARTIES	Self <input type="checkbox"/> Self & Ultimate Beneficiary <input type="checkbox"/> Ultimate Beneficiary Only <input type="checkbox"/> Self and Employer <input type="checkbox"/> Employer only <input type="checkbox"/> Other <input type="checkbox"/> If "Others" is selected then please specify _____		
EXPECTED LOCATION OF COUNTER PARTIES	Within Pakistan <input type="checkbox"/> Outside Pakistan <input type="checkbox"/> If "Outside Pakistan" is selected then please specify country _____		
EXPECTED SCHEMES IN WHICH THE CUSTOMER WOULD LIKE TO INVEST	All Schemes <input type="checkbox"/> Shariah Compliant High Risk Schemes <input type="checkbox"/> Shariah Compliant Medium Risk Schemes <input type="checkbox"/> Shariah Compliant Low Risk Schemes <input type="checkbox"/> Shariah Compliant Very Low Risk Schemes <input type="checkbox"/> High Risk Schemes <input type="checkbox"/> Medium Risk Schemes <input type="checkbox"/> Low Risk Schemes <input type="checkbox"/> Very Low Risk Schemes <input type="checkbox"/>		
EXPECTED SERVICES WHICH THE CUSTOMER WOULD LIKE TO USE	All Services <input type="checkbox"/>		
EXPECTED DISTRIBUTION/ DELIVERY CHANNEL(S) WHICH THE CUSTOMER WOULD LIKE TO USE	All Channels <input type="checkbox"/> ISAVE Online Portal Only <input type="checkbox"/> Through Sales Agent Only <input type="checkbox"/> Through Distributor Only <input type="checkbox"/> ISAVE Online Portal & Sales Agent <input type="checkbox"/> ISAVE Online Portal & Distributor <input type="checkbox"/>		
NUMBER OF YEARS OF EXPERIENCE OF THE CUSTOMER AS AN EMPLOYEE OR BUSINESSMAN OR PARTNER OR SHOP KEEPER			
ANNUAL INCOME/ ANNUAL SALARY OF THE CUSTOMER			
ESTIMATED NET WORTH OF THE CUSTOMER (Annual income / Annual salary x 20% x No. of years of experience)			
EXPECTED INVESTMENT TRANSACTIONS IN A YEAR (RUPEES) (THIS FIGURE SHOULD COMMENSURATE WITH THE ESTIMATED NET WORTH & ANNUAL INCOME OF THE CUSTOMER)	UPTO RS. 500,000/- <input type="checkbox"/>	UPTO RS. 800,000/- <input type="checkbox"/>	UPTO RS. 1,000,000/- <input type="checkbox"/>
	UPTO RS. 3,000,000/- <input type="checkbox"/>	UPTO RS. 4,000,000/- <input type="checkbox"/>	UPTO RS. 5,000,000/- <input type="checkbox"/>
	UPTO RS. 7,000,000/- <input type="checkbox"/>	UPTO RS. 8,000,000/- <input type="checkbox"/>	UPTO RS. 9,000,000/- <input type="checkbox"/>
	ABOVE RS. 10,000,000/- <input type="checkbox"/>		UPTO RS. 10,000,000/- <input type="checkbox"/>
EXPECTED NUMBER OF INVESTMENT TRANSACTIONS IN A YEAR	UPTO 5 <input type="checkbox"/>	UPTO 10 <input type="checkbox"/>	UPTO 15 <input type="checkbox"/>
			UPTO 20 <input type="checkbox"/>
			ABOVE 20 <input type="checkbox"/>
EXPECTED REDEMPTION TRANSACTIONS IN A YEAR (RUPEES)	UPTO RS. 500,000/- <input type="checkbox"/>	UPTO RS. 800,000/- <input type="checkbox"/>	UPTO RS. 1,000,000/- <input type="checkbox"/>
	UPTO RS. 3,000,000/- <input type="checkbox"/>	UPTO RS. 4,000,000/- <input type="checkbox"/>	UPTO RS. 5,000,000/- <input type="checkbox"/>
	UPTO RS. 7,000,000/- <input type="checkbox"/>	UPTO RS. 8,000,000/- <input type="checkbox"/>	UPTO RS. 9,000,000/- <input type="checkbox"/>
	ABOVE RS. 10,000,000/- <input type="checkbox"/>		UPTO RS. 10,000,000/- <input type="checkbox"/>
EXPECTED NUMBER OF REDEMPTION TRANSACTIONS IN A YEAR	UPTO 5 <input type="checkbox"/>	UPTO 10 <input type="checkbox"/>	UPTO 15 <input type="checkbox"/>
			UPTO 20 <input type="checkbox"/>
			ABOVE 20 <input type="checkbox"/>
ANY OTHER INFORMATION ABOUT THE CUSTOMER			
OVERALL ASSESSMENT OF THE CUSTOMER		SATISFACTORY <input type="checkbox"/> UNSATISFACTORY <input type="checkbox"/>	
PREPARER:			
NAME OF SALES AGENT / AUTHORIZED REPRESENTATIVE			CODE OF THE SALES AGENT
SIGNATURE OF THE SALES AGENT / AUTHORIZED REPRESENTATIVE			
REVIEWER:			
NAME OF SALES AGENT / AUTHORIZED REPRESENTATIVE			CODE OF THE SALES AGENT
SIGNATURE OF THE SALES AGENT / AUTHORIZED REPRESENTATIVE			

### MCB INVESTMENT MANAGEMENT LIMITED

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