

Know Your Customer (KYC) Form

In compliance with Section 16 of Singapore's Precious Stones and Precious Metals (Prevention of Money Laundering and Terrorism Financing) Act 2019, LadyS is required to perform customer due diligence (CDD) on all individuals and companies prior to executing any precious metals transactions.

Please provide the following information, as applicable to your situation.

(A) For Individual Customers

Personal Information

- Full Name (as per NRIC/Passport): _____
- NRIC / FIN / Passport No.: _____
- Nationality: _____
- Date of Birth (DD/MM/YYYY): _____
- Gender: ☐ Male ☐ Female
- Residential Address: _____

- Mobile Number: _____
- Email Address: _____

Employment Details

- Occupation: _____
 - Employer / Business Name: _____
 - Nature of Business: _____
 - Annual Income Range
 - ☐ Up to SGD100,000 ☐ Above SGD100,000 to SGD500,000 ☐ Above SGD500,000
 - Source(s) of Funds:
 - ☐ Salary ☐ Business Income ☐ Investment Returns
 - ☐ Inheritance ☐ Others (please specify): _____
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(B) For Company/ Legal Entity Customers

Company Information

- Company Name: _____



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- Business Registration No. (BizFile / SSM / ROC etc): _____
- Registered Business Address: _____

- Nature of Business: _____
- Date of Incorporation: _____
- Contact Number: _____
- Company Email: _____

Supporting Documents (to be submitted):

☐ Business Registration Document with Director and Shareholders information (e.g., BizFile, SSM, Certificate of Incorporation)

☐ Board Resolution authorizing the person to transact (if applicable)

- Annual Revenue Range

☐ Up to SGD100,000

☐ Above SGD100,000 to SGD500,000

☐ Above SGD500,000

- Source(s) of Funds:

☐ Dividend

☐ Business Income

☐ Investment Returns

☐ Inheritance

☐ Others (please specify): _____

(C) Politically Exposed Person (PEP) Declaration

Are you or any of your immediate family members or close associates a politically exposed person (PEP)?

☐ Yes ☐ No

If Yes, please provide details: _____

(D) Declaration

I/We hereby declare that the information provided above is true, accurate and complete. I/We understand and agree to abide by the Terms & Conditions and acknowledge that the information is collected in accordance with the relevant AML/CFT regulations under the Precious Stones and Precious Metals (Prevention of Money Laundering and Terrorism Financing) Act 2019. By signing this form, I/We also confirm that I/We have read, understood, and accepted LadyS's [Privacy Policy](#) and Terms of Business at <https://ladys.asia/terms-of-business>.

Signature of Applicant / Authorized Representative

Name:

Date:

FOR OFFICIAL USE

Risk Assessment (Precious Metals Dealer) Form

(A) Customer Profile Risk Assessment

Customer Type / Scenario	Risk Level			Mitigating Measures
	Low	Medium	High	
New customers purchasing above SGD20,000				- Conduct ECDD - Non-cash payment
Existing customers purchasing above usual amount				- Confirm reason for deviation - Conduct transaction pattern review
Politically Exposed Persons (PEPs) or their close associates				- Conduct ECDD - Management sign-off - Monitor transactions closely
Walk-in anonymous customers (no business relationship)				- CDD mandatory - No cash transactions above SGD 20,000 allowed
Corporate customers with opaque ownership structure				- Identify and verify all beneficial owners - Enhanced scrutiny

(B) Country Risk Assessment

Customer Country / Territory	Risk Level			Mitigating Measures
	Low	Medium	High	
Singapore				Standard CDD
FATF Grey List Country (e.g. Pakistan, South Africa) https://www.fatf-gafi.org/en/countries/black-and-grey-lists.htm				- Conduct ECDD - Verify source of funds - Monitor transactions
FATF Blacklist Country (e.g. Democratic People's Republic of Korea, Iran) https://www.fatf-gafi.org/en/topics/high-risk-and-other-monitored-jurisdictions.html				- Reject transaction or apply strict ECDD - Report to authorities as required

(C) Product/Service/Channel Risk Assessment

Product / Service / Channel	Risk Level			Mitigating Measures
	Low	Medium	High	
Gold bullion purchases above SGD20,000				- Conduct full CDD - Only bank transfer is allowable
Payment by representative (non-employee)				- Confirm authorisation - CDD on representative and customer
Delivery to high-risk jurisdictions				- Apply ECDD - Validate legitimacy of transaction



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(D) Declaration

I declare that the risk assessment above has been conducted diligently and in accordance with the applicable AML/CFT/CPF obligations under the PSPM Act and Regulations.

Signature of Assessor

Name:

Date: