

CLIENT NAME:	
CLIENT REFERENCE:	

Know Your Client (KYC) - Onboarding Form	
Client trading name (if different to registered name);	
Nature of the client's business;	
Company and VAT registration numbers (if applicable);	
Country/countries client registered and operating in;	
Full names of all beneficial owners, partners, directors, Trustees and/or Settlers;	
Home address(es);	
Registered office address(es);	
Client contact telephone number(s);	
Client email address(es);	
Client website;	
Structure of client (if commercial entity) including shares/ownership breakdown;	<i>i.e. partnership, limited company or LLP etc.</i>
Number of years client has been trading;	
Previous financial years turnover (if applicable);	
Projected turnover for next financial year;	
Number of employees;	
How was the client introduced to the practice?	
Any other information or comments?	<i>If you need to add additional questions, ensure you use the 'Insert Row' function. If not, you may cause an error with the formulas further on in the document</i>

Know Your Client (KYC) – Onboarding Checklist

Have all beneficial owners/partners/directors photo ID and proof of addresses been obtained, and copies retained on file?	<i>State the names of each individual whose identity has been verified and confirm what form of ID and proof of address has been taken.</i>
Where necessary have, reasonable steps been taken to verify beneficial ownership?	<i>E.g. have share certificates/partnership agreements etc been obtained and retained on file?</i>
Has a search of the beneficial ownership Register been undertaken and is it consistent with our understanding of the beneficial owners.?	
Has a certificate of incorporation/partnership agreement/trust deed been obtained? If so, has a copy been retained on file?	
Have financial records from the client's previous accountant been obtained and are all the client's tax affairs up to date? If yes, have copies been retained on file?	
Has Companies Registration Office/Companies House been consulted to confirm that information provided by the client corresponds with information held on the public register?	<i>The Fifth Money Laundering Directive obliges accountants to report any discrepancies to Companies House at the following address; https://www.gov.uk/guidance/report-a-discrepancy-about-a-beneficial-owner-on-the-psc-register-by-an-obliged-entity</i>
Who are the client's key stakeholders?	<i>i.e. suppliers, overseas partners and other associated business partners?</i>
Has an open-source adverse media search been completed online?	<i>Detail any relevant findings here.</i>
Has it been verified if the client has any significant overseas interests or operations?	
Has a reasonable risk-based approach been taken in relation to sanctions screening?	<i>It is advised that all clients are screened at onboarding.</i>
<ADDITIONAL QUESTION1>	<i>If you need to add additional questions, ensure you use the 'Insert Row' function. If not, you may cause an error with the formulas further on in the document.</i>

CLIENT RISK ASSESSMENT – Onboarding

CLIENT RISK	Yes or No?	Additional comments
Is the client a politically exposed person? (Politically exposed persons, PEPs, are individuals whose prominent position in public life may make them vulnerable to corruption. The definition extends to immediate family members and known close associates).		
Do you have full visibility and knowledge of the ultimate beneficial owners' and/or all directors?		
Is the client a high-net-worth individual? (e.g. assets of €1m/£1m or more)		
Does the client or its beneficial owners have attributes known to be frequently used by money launderers or terrorist financiers? (e.g. is the structure of the customer is unusual or excessively complex?)		
Has evidence/documents proving source of wealth and funds been provided?		
Has the client provided proof of identification and proof of address?		
Has the client been evasive or uncooperative? (e.g. appeared reluctant to provide ID)		
Is the client a public administration, or a publicly owned enterprise?		
Is the client/firm securities listed on a regulated market?		
<ADDITIONAL QUESTION1>		
<ADDITIONAL QUESTION2>		
<ADDITIONAL QUESTION3>		

GEOGRAPHIC RISK	Yes, or No?	Additional comments
Is the client/firm based within close proximity of our firm? (e.g. within 10 miles).		
Is the client based outside of Ireland?		
Does the client have any association with a Sanctioned jurisdictions? (e.g. does the client transact with customers in sanctioned jurisdictions or have operations or trade with jurisdictions subject to sanctions?)		
Does the client have any association with any geographical areas that are considered to have weak AML and Terrorist Financing controls? (e.g. does the client transact with customers in countries listed on the 'FATF High-risk and other monitored jurisdictions' or the 'European Commission list of third countries with weak AML and terrorist financing regimes?')		
<ADDITIONAL QUESTION1>		
<ADDITIONAL QUESTION2>		
<ADDITIONAL QUESTION3>		

SERVICE RISK	Yes or No?	Additional comments
Will the client be using our client money account?		
Will we be providing trust or company services for the client? (This includes company formation and use of our address for correspondence).		
Is the business relationship between you and the client logical and practicable? (For example, Is the size of the firm's business proportionate to the accountancy firm? Is the client's business within the accountancy firms areas of expertise?)		
Is it understood why the client has come to use our services? (e.g. referred by an existing client)		
<ADDITIONAL QUESTION1>		
<ADDITIONAL QUESTION2>		

<ADDITIONAL QUESTION3>		
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INDUSTRY RISK	Yes or No?	Additional comments
Would the client be typically considered a cash intensive business? (e.g. restaurants, retail outlets etc.)		
Does the client deal with high value goods? (e.g. jewellers, car dealerships, properties etc.)		
Does the client operate in an industry typically considered high-risk of money laundering or terrorist financing? (e.g. money services business, import/export, charities etc.)		
<ADDITIONAL QUESTION1>		
<ADDITIONAL QUESTION2>		
<ADDITIONAL QUESTION3>		

DELIVERY CHANNEL RISK	Yes or No?	Additional comments
Have you met the client face to face?		
<ADDITIONAL QUESTION1>		

NOTES
<i>Use this section to summarise the client risks and any further comments</i>
NOTE: This client risk assessment is to be conducted at the on-boarding process and part of its on-going monitoring. It should also be updated if there have been any significant changes.

Initial assessment of risk:	Choose an item.
Final assessment of risk:	Choose an item.
Notes: <i>(if there is any reason to override the initial assessment risk score it should be stated here)</i>	

Conducted by:	Click here to enter text.	Date:	Click to enter a date.
Agreed by:	Click here to enter text.	Date:	Click to enter a date.

Next date of review:	Click here to enter text.
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