

## **Circular no. 10**

### **Anti- Money Laundering (AML) Division**

#### **Subject: The customer information file regards deposit accounts**

Upon reviewing and monitoring being taken place regarding branch's deposit accounts holder paper and documents, it has been revealed that while as opening account, most of the times there is no attempt to identify the customer upon thereof documents as well as no true copy complied with the measurements has been found, in several occasions by assuming which the said account previously has been presented thereof documents true copy for opening new account obtaining no documents true copy and as the result, there is no attempt to take measurement to ensure obtaining the identification documents and herein matters caused while as supervision organization attempting to perform monitoring and reviewing, providing no adequate documents for the audit. So hereby it shall be notified **while as opening any accounts, the branch shall be obliged to allocate a unique customer number in MEHR GOSTAR system as well as filling the customer information file regards the deposit account** which records all the documents pursuant to the customer written applicant, the natural or legal entity Form attached thereof documents' true copy, all the specimen signature Form and other contracts regarding opening accounts as well as the documents and papers pursuant to facilities as previously issued instructions concerned the customer information file. It is noteworthy that herein file number shall be exact the same as what's on the national code regards natural person as well as national ID pursuant to legal entity.

Herein matter shall lead to avoid scattering the deposit account contracts file record as well as preventing secondary obtaining the true copy of the identification document and the customer and staff wasting time and miscellaneous expenses as well as facilitating and accelerating customers' papers, documents and transactions records control. On the other hand, it shall be accelerated the replacing and obtaining thereof most recent condition of customer documents as well as the elimination of papers upon current instructions. Therefore the branch shall be obliged to observe the a/m while as opening deposit account attempt to create the customer information file upon national identification code or number and record thereof accordingly.

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