Q1. What is KYC / Why do I need to fulfill KYC requirements?

A1. KYC (Know Your Customer) is a process by which banks obtain information about the identity and address of the customers. It helps to ensure that banks' services are not misused. As a financial institution, we are required by law to follow the 'KYC' to be complaint with Central Bank of the UAE and Anti-Money Laundering (AML) regulations. As per the regulations, all banks need to maintain valid identity documents / information of their customers, always.

Q2. Are KYC requirements new?

A2. KYC requirements have always been in place and Banks have been taking KYC documents in accordance with the guidelines issued by the Central Bank of the UAE from time to time.

Q3. Is KYC mandatory?

A3. KYC is mandatory as per regulatory requirements.

Q4. What will happen if I do not provide the required KYC documents to the Bank?

A4. As a bank, we endeavor to provide you with the best of services at all times. However, we may have to limit, restrict or discontinue certain service or transactions in the absence of valid / updated KYC information / documents. In certain circumstances, we may even have to close your account and exit the relationship.

Q5. What documents do I need to submit to fulfill KYC requirements?

A5. At minimum, following documents are required.

- For individual customer
  - UAE Nationals:
    - Valid Original Emirates ID OR passport; OR*
    - Valid Original passport and a self-attested copy of MARSOOM (if Emirates ID not available)*
  - UAE Residents (expatriates):
    - Valid Original Emirates ID OR passport with residence visa stamped on the passport; *
  - Residents - New to UAE (visa stamping & Emirates ID issuance are under process):
    - Valid Original passport and valid entry permit visa and Emirates ID application. *
  - Non-Residents:
    - Valid Original passport *
    - For Legal Entities
    - Valid true copy of Trade License
    - Copy of a valid government issued photo identification document of all Partner(s), shareholders who owns more than 10% of the company

Bank may require to collection additional document from time to time.

* Note: Copy of passport or Emirates ID instead of original documents will be sufficient, in case of existing customers providing renewed ID documents.
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<th>Answer</th>
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<td><strong>Q6</strong></td>
<td>How can I submit these details and documents to the bank?</td>
</tr>
<tr>
<td><strong>A6</strong></td>
<td>Required information and documents can be submitted online at <a href="http://www.adib.com/kyc">www.adib.com/kyc</a> or at branches through our helpful Customer Representative Officers.</td>
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<td><strong>Q7</strong></td>
<td>How frequently do I need to provide KYC documents?</td>
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<td><strong>A7</strong></td>
<td>KYC documents need to be updated as and when ID documents expire.</td>
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<td><strong>Q8</strong></td>
<td>Once I submit the required KYC documents, how soon will my records be updated?</td>
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<td><strong>A8</strong></td>
<td>We have deployed a dedicated team to ensure your updated details and documents are updated as soon as possible after the receipt of the full set of data.</td>
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<td><strong>Q9</strong></td>
<td>My account is Dormant. Do I need to provide KYC documents to activate the it?</td>
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<tr>
<td><strong>A9</strong></td>
<td>You need to submit KYC documents to reactivate your account. Please get in touch with your Branch or Relationship Manager to initiate the process.</td>
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</table>

**Q6**  - كيف يمكنني تقديم هذه الوثائق إلى البنك؟
**A6**  - يمكن تقديم المعلومات والمستندات المطلوبة على الإنترنت على www.adib.com/kyc أو في الفروع من خلال موظفي خدمة العملاء.

**Q7**  - كم عدد المرات التي أحتاج فيها إلى تقديم المستندات المطلوبة لـ معرفة العميل (KYC)؟
**A7**  - يجب تحديث نموذج "اعرف متعاملك" عند انتهاء صلاحية المستندات الثبوتية.

**Q8**  - بمجرد تقديم المستندات المطلوبة لـ معرفة العميل (KYC)، ما هي المدة التي سيستغرق فيها تحديث سجلاتي؟
**A8**  - لقد قمنا بتعيين فريق متخصص لضمان تحديث البيانات والوثائق التي تم تزويدها بها من طرفك في أقرب وقت ممكن وذلك بعد استلام كافة المعلومات والمستندات المطلوبة.

**Q9**  - حسابي خامد. هل أحتاج إلى تقديم مستندات معرفة العميل (KYC) لتفعيله؟
**A9**  - يرجى إرسال المستندات المطلوبة الخاصة بأعرف متعاملك لإعادة تفعيل حسابك. يرجى التواصل مع فرعك أو مدير العلاقات لبدء العملية.