

IDENTITY



BE AWARE OF CUSTOMERS WHO...

- Refuse, or are reluctant to provide you with the verification documents you ask for - such as proof of identity
- Try to open accounts without references, or whose information is incomplete, or doesn't seem reliable
- Don't have a local business or residential address and there's no apparent legitimate reason for opening an account
- Try to avoid answering questions required for your records or reports
- Refuse to provide information or explain large transactions or high balances
- Give you inconsistent answers