

This guide is designed for clients and external agencies representing clients to ensure smooth completion of the Know Your Customer (**KYC Form**).

KYC GUIDELINES



FILLING THE KYC FORM (FOR CLIENTS)

*****Please fill ALL the fields.**

A. PERSONAL INFORMATION

- **Full Name:** Name as per passport
- **Nationality & Date of Birth:** Fill accurately
- **Mobile Number & Email:** Please provide your current and active contact details, including a phone number registered in your country of residence.
- **Full Residential Address:** Complete address required.
- **Do you have Emirates ID?**
 - If **Yes**, provide Emirates ID, UAE number (*Mandatory for Unit Registration*) and Full UAE Address (*If residing in UAE*).
 - If **No**, skip UAE residency details.
- **Politically Exposed Person (PEP)?**
 - Declare if you or your family members hold a government position or are considered a Politically Exposed Person (PEP). *e.g., politicians, senior executives, military officials, or family members.*

B. EMPLOYMENT / BUSINESS INFORMATION

For Salaried Individuals:

- **Employer Name, City & Country of Work, Designation:** Provide current details.
- **Nature of Business:** Specify the nature, if in general trading kindly provide the products traded.

For Business Owners:

- **Business Name, City & Country of Business, Year of Incorporation:** Required.
- If business is **NEW (incorporated within 1 year)**, provide previous employment/business details.

C. FINANCIAL INFORMATION

- **First Property in UAE?** (Yes/No)
- **Source of Fund:** Select applicable options (Salary, Business, Savings, etc.).
- **If Investment is the source of fund:** Specify type (Rental Income Mutual Funds, Stocks, Crypto, etc.).
- **If Investment** is the **only** source of funds: **additional information** may be **required**.
- **Estimated Annual Income:** Select the appropriate range.

D. DECLARATION

- **Client must sign and date** to confirm accuracy of information.

➔ Additional Notes for Agencies & Clients

- **Supporting Documents May Be Requested:**
 - Trade License (for businesses)
 - Passport & Emirates ID (for UAE residents)
 - Proof of Income
- **Non-Compliance Impact:**
 - Incomplete KYC or unsigned undertaking may delay the transaction.
- **For Queries:**
 - Contact the Compliance Department for assistance at mlro@urbanproperties.ae

*****All documents must be provided in a clear and high-resolution format. Documents must be intact, accurately presented and entirely readable, free from any distortion or interference.**

PERSONAL INFORMATION

*Mandatory Fields

Full Name (as per Passport):

*Nationality:

*Date of Birth:

DD / MM / YYYY

*Mobile Number: (+)
(Currently residing in)

*Email Address:

*Full Residential Address:

*Do you have Emirates ID? Yes No

*UAE Mobile Number: (+)
(Mandatory for Unit Registration)

Full UAE Address (If residing in UAE):

*Do you or your family members hold a government role or qualify as a Politically Exposed Person (PEP)?
(e.g., Politicians, Military Officials, Senior Regulatory Authority Officials or Senior officers of state-owned entities)? Yes No

EMPLOYMENT/BUSINESS INFORMATION

*Mandatory Fields

FOR SALARIED/ SELF EMPLOYED (FREELANCE) INDIVIDUAL

*Name of Employer:

*City & Country of Work:

*Designation / Position:

*Nature of Industry/ Work of Employer:
(If general trading, specify the products or services)

FOR BUSINESS OWNER (If your business is newly established (within 12 months), previous business/employment details will be requested)

*Name of Business:

*City & Country of Business:

*Year of Incorporation:

*Nature of Business:
(If general trading, specify the products or services)

FINANCIAL INFORMATION

*Mandatory Fields

*Is this your first Property in UAE ? Yes No

*Brief Explanation on Source of Wealth (e.g., Freelance work or Inheritance):

Other Source of Funds (if any): Savings Mortgage/Bank Loan Commissions Spouse/ Family Member Inheritance
Require KYC, Passport, EID & Visa (If Resident in UAE) Specify the relationship and their primary fund source

Investment (if any): Please select the applicable option(s). If any of the options below represent your **sole source of income**, additional information may be required by Compliance Dept.

Rental Income Mutual Funds Stocks & Equity Properties Crypto Others: (Specify below)

Clarification:

*Estimated Annual Income: <AED 300K AED 300K – <1 million ≥ AED 1 million

*Purpose of Transaction: Residence Rental Investment Short-Term Holding Long-Term Holding

DECLARATION

*Mandatory Fields

- I confirm that all information provided is accurate and documents submitted are valid. I consent to AML/KYC checks and data processing as per UAE regulations.
- IMPORTANT NOTICE: Based on risk assessment, Enhanced Due Diligence (EDD) may require additional documentation including source of funds, source of wealth, financial statements, banking references, business operations details or other supporting documents as per UAE Federal Law No. 20 of 2018 and CBUAE guidelines. Failure to provide required documentation may result in transaction cancellation.
- I acknowledge and agree to provide additional documentation if requested for Enhanced Due Diligence (EDD).

Customer Signature (Mandatory) _____ Date: _____

INTERNAL: FOR COMPLIANCE DEPARTMENT USE ONLY

Sanction Screening Status: _____ Compliance Approval: _____

Compliance Officer remarks (if necessary) : _____