

Customer Mandate

We, PM59 TRADING ENTERPRISE

hereby request from Kora Payments Network limited the provision of the below service/product (Tick the box):

- Payments Collection (Pay-In) ☒
- Payment Disbursements (Pay-Out) ☐
- Settlements ☐
- Card API ☐
- Cards Checkouts ☐
- VBA ☐

Customer Due Diligence Questionnaire

Please complete the following information

Section 1: General Information

Registered Name of Business: PM59 TRADING ENTERPRISE Registration Number: BN809950725

Address: AK-082-7141, Ashanti Region, Kumasi metropolitan, Suame Maakye, S

Date of Incorporation: 6th July 2025 Country of Incorporation: Ghana

Nature of Business: e-commerce

Website: HTTPS://shoppm59.com/

Destination Countries for payouts:
(Please list all possible countries)

Ghana

Expected monthly inflow (in NGN or USD):

2,000 USD

Expected Source of Funds:

E-commerce sales from cust

The following documents should accompany the completed questionnaire:

	Attached	Not Applicable
Certificate of Incorporation or evidence of business registration	☒	☐
Articles of Association	☐	☒
Operational/Regulatory licenses or approvals to operate	☐	☒
Valid and Verifiable ID of Directors and Shareholders (with ownership > 25%)	☒	☐
AML/CFT policies and procedures	☐	☒
Tax Identification Number (TIN) For Nigeria	☒	☐
Proof of Address (e.g., utility bill not older than 3 months)	☒	☐

Section 2: Supplemental Questionnaire

A. Regulatory

VEC

a	Is there any ongoing investigations of the company, its affiliates or related operations by licensing and regulatory bodies?	☐	☒
b	Has the company or its affiliates or operations ever been investigated or been the subject of an investigation?	☐	☒
c	Has any officer/director/owner been convicted of a criminal offence or subject to any investigation, indictment, conviction or civil enforcement action related to anti-money laundering or anti-terrorist financing, fraud for which an official pardon has not been granted?	☐	☒
d	Has the entity/ officer/director/owner been involved in any business or personal receivership, bankruptcy proceedings, commercial or consumer proposals?	☐	☒
B. Laws and Regulations		YES	NO
a	Is money laundering and terrorist financing considered a crime in your governing jurisdiction?	☒	☐
b	Has your governing jurisdiction established laws designed to prevent money laundering and terrorist financing?	☒	☐
c	Is your entity subject to such laws and regulations?	☒	☐
C. Anti-Money Laundering and Counter-Terrorist Financing Policies and Procedures (AML/CTF)		YES	NO
a	Have your AML/CTF policies been audited or reviewed by licensing or regulatory bodies?	☐	☒
b	Are your AML/CTF policies and procedures developed according to local laws, rules and standards?	☐	☒
c	Does your entity have written policies and procedures on AML/CTF for all domestic and foreign business units?	☐	☐
d	Please attach all relevant AML/CTF policies and procedures, including the results of any reviews by licensing or regulatory bodies	☐	☐
D. Know Your Client and Customer Identification Program (KYC/CIP)		YES	NO
a	Do your KYC/CIP/CDD policies and procedures require you to:		
i	Identify and verify the identity of customers?	☒	☐
ii	Identify and verify beneficial ownership and control transactions?	☐	☒
iii	Obtain information on the purpose and intended nature of the business relationship/transaction?	☐	☒
iv	Conduct ongoing due diligence and scrutiny, to ensure the information provided is updated and relevant?	☐	☒
v	Monitor customers' activities to detect suspicious transactions?	☐	☒
vi	Conduct enhanced due diligence for high-risk customers?	☐	☒
vii	Keep all records pertinent to customers' identification and transaction information are retained and stored for 5 years after the transaction has been consummated?	☒	☐
E. Know Your Client and Client Due Diligence (KYC/CDD)		YES	NO
a	Does your organisation have processes in place & measures in place to ensure compliance with sanctions regimes as required by OFAC/HKMA/NZRB/HM Treasury/HKMA/DFAIT/OFSI/UNSC/EU/And other Sanctions list etc.	☐	☒
b	Has your entity, officers or directors been subject to any investigation, indictment, conviction or civil enforcement action related to anti-money laundering or anti-terrorist financing, fraud, or any other criminal activities?	☐	☒
c	Does your entity identify the transactions related to persons/entities suspected of AML/CTF, comprised in official lists by appropriate authorities?	☐	☒
d	Does your entity ensure that effective anti-money laundering and counter-terrorism controls are in place on new technologies and when dealing in non-face to face interactions or through intermediaries?	☐	☒
F. AML/CTF Compliance Program		YES	NO
a	Does your entity have a senior officer or a designated Compliance Officer responsible for your organization's AML/CTF program?	☐	☒

b	Does your entity provide AML/CFT training to employees that includes: Identification and reporting of transactions, different forms of money laundering involving the entity's products and services and internal policies to prevent money laundering?	☐	☒
c	Does your entity retain records of its training sessions including attendance records and relevant training materials used?	☐	☒
d	Does your entity communicate new AML/CFT related laws or changes to existing AML/CFT related policies or practices to employees?	☐	☒
e	Does your entity provide AML/CFT training to relevant third parties that includes identification and reporting of transactions, different forms of money laundering involving the entity's products and services and internal controls to prevent money laundering?	☐	☒
G.	Company Structure	YES	NO
a	Do any of your shareholders/directors hold a political position or senior position in a government owned parastatal in Nigeria or abroad?	☐	☒
b	Has any of your shareholders/directors held a political position or senior position in a government owned parastatal in Nigeria or abroad?	☐	☒
c	Does your entity have a related subsidiary/parent company in a sanctioned jurisdiction?	☐	☒

Section 3: Contact Details

Chief Compliance Officer (If applicable)

Name:	OPOKU PATRICIA MENSAH		
Phone:	0538900265	Email:	Opokumensah.Patricia439@gmail.com
Address:	AK-082-7141, Ashanti Region, Kumasi Metropolitan, Suame Makmas		

Authorized Signatory (A)

Name:			
Phone:		Email:	
Address:			

Authorized Signatory (B) If applicable

Name and Title:			
Phone:		Email:	
Address:			

Section 4: Relevant Registrations/Licenses Required to Carry on the Business

Relevant license to carry on business	Licensing entities	Status of license	Date
General	Not Applicable	N/A	N/A
Mercandise (Import)			

Section 5: Ultimate Beneficial Ownership

Kindly name all beneficial owners and disclose ownership stake:

Name of Beneficial Owner	Ownership Stake	Address of Beneficial Owner	Comment
OPOKU PATRICIA	100%	Ashanti Region,	Sole owner and
MENSAH		Kumasi, Suame	operator of the
		Makro, S.I	business

Section 6: Settlement Bank Details

Bank Name:

Fidelity Bank

Account Number:

2030742620310

BVN (For Nigeria):

Section 7: Attestation & Declaration

We PMSS TRADING ENTERPRISE hereby attest that, as a business partner of **Kora Payments Network Limited**, we shall comply with all applicable regulatory and statutory provisions. We further assure **Kora Payments Network Limited**, that we have not been in breach of any regulatory or statutory provisions regarding anti-money laundering, know your customer, anti-bribery/corruption and anti-terrorist financing/sanctions within the last five (5) years.

We further attest to the fact that we shall maintain ongoing compliance to all applicable statutory and regulatory provisions on financial crimes. We will not participate in or permit the utilization of our entity or its assets for any action or inaction that will be in breach of laws, regulations, or policies on financial crime.

We hereby certify that to the best of our knowledge and belief, no gratification in cash/kind or financial inducement or over-riding commission has been paid or would be paid for influencing or attempting to influence any director, management staff, or employee directly or indirectly.

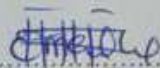
We, by this attestation understand that **Kora Payments Network Limited**, has the unhindered right to monitor its business relationships and transactions on all its platforms for money laundering, bribery/corruption, terrorist financing, proliferation of weapons of mass destruction and sanctions purposes.

We shall report any known incidence of non-compliance to or breach of any statutory or regulatory provisions on money laundering, bribery/corruption and terrorist financing.

We consent to the use of our personal data per the terms of use and service agreement of **Kora Payments Network Limited**.

We hereby declare that we indemnify you and discharge **Kora Payments Network Limited**, and any of its subsidiaries against any liability that may arise as a result of any breach or violation on our part, of any law or regulation.

Name: OPUKU PATRICIA MENEH

Signature: 

Designation: Owner

Date: 20/02/2026