FORM U6: ENHANCED DUE DILIGENCE ON UNREPRESENTED COUNTERPARTY

<table>
<tr><th colspan="2">Section A: Transaction Details</th></tr>
<tr><td colspan="2">Property Address: ____

Purchase/Sale Price: ___________________ or Monthly Rental: _______________

Propose of Transaction: ☐Own Stay ☐Investment ☐Others (Please Specify): ______________</td></tr>
<tr><th colspan="2">Section B: Source of Funds (For This Transaction)</th></tr>
<tr><td>Total Transaction Amount:
S$_______________
Primary source of funds:
☐ Personal Savings
☐ Sale of Property
☐ Business Income
☐ Investment Returns
☐ Loan (Bank/Institution: ______________)
☐ CPF Funds
☐ Gift/Inheritance
☐Others (please specify): _______________</td><td>Supporting Documents (to attach)
☐ Bank Statements (Last ____ months)
☐ CPF Statement
☐ Sale & Purchase Agreement of previous property
☐ Loan Approval Letter
☐ Investment Portfolio Statements
☐ Gift Deed/Inheritance Documents
☐ Others: _______________</td></tr>
<tr><th colspan="2">Section C: Source of Wealth (Overall Financial Profile)</th></tr>
<tr><td>Estimated Total Net Worth:
S$_______________
Primary sources of wealth:
☐ Business Ownership (Company:____________________________)
☐ Employment Income
☐ Investments (Type: ______________)
☐ Inheritance
☐ Property Portfolio
☐ Others (please specify): _______________</td><td>Supporting Documents (to attach)
☐ Company Financial Statements
☐ Employment Letter/Pay Slips
☐ Tax Returns
☐ Investment Certificates
☐ Property Ownership Documents
☐ Others: _______________</td></tr>
<tr><td colspan="2">Note: To consider terminating the transaction if unable to establish source of income and lodging an STR.</td></tr>
</table>

Section D: **Prior Approval from Designated Officer** *RES must obtain approval from a designated officer of estate agent before continuing to facilitate the entering of an agreement by the client with a higher-risk unrepresented counterparty.*
RES's Recommendation[4]
RES's Assessment of High-Risk Rating Basis for High-Risk Rating: ____________________ **Recommendation For Proceeding with High-Risk Transaction**[5] ☐ Recommended to proceed ☐ Not recommended[6] to proceed Reasons for proceeding with high-risk transaction: ____________________
Estate Agent's Assessment & Approval
The estate agent has assessed the ML/PF/TF risk of the unrepresented counterparty and transaction, and ☐ **approved** ☐ **not approved** for the RES to proceed with the high-risk transaction. Name of Approving Officer: ____________________ Signature: ____________________ Designation: ____________________ Date: ____________________ **Does the approval align with the RES's recommendation?** ☐ Yes ☐ No (Please specify reason(s):____________________)

[4] Please note that separation of duties is a good practice with regard to having separate persons conducting risk assessments of unrepresented counterparties and approving the acceptance of proceeding with the transaction.

[6] You should consider escalating to the compliance officer or designated officer and/or filing a Suspicious Transaction Report where necessary.