TENDIFY COMPLIANCE AUDIT

UAE CORPORATE BANK UNFREEZING CHECKLIST

Doc ID: **UAE-CBF-2026-v2**
Scope: **CBUAE / goAML / WPS**

Company Name: ________________________	**Trade License No:** ________________________
Banking Partner: ________________________	**Freeze Level:** [ ] KYC [ ] Compliance [ ] FIU/goAML

PHASE 1: INITIAL FREEZE DIAGNOSTICS & ROOT CAUSE ANALYSIS

1.1 Status Identification — Mandatory

- [ ] **Determine Lock Scope (Debit Freeze vs. Full Block)**
  Verify whether inbound funds are still reaching the account while outbound wire transfers and cheque clearing are restricted.
- [ ] **Obtain Official Freeze Notice / Reference Code**
  Request the specific internal system code or CBUAE regulatory reference number from your Relationship Manager (RM).
- [ ] **Identify Regulatory Escalation Path**
  Confirm if the file is handled by Branch Operations, Head Office Compliance Desk, or escalated to the FIU goAML portal.

PHASE 2: CORE CORPORATE DOCUMENTATION AUDIT

2.1 Statutory Legal Records — Mandatory

- [ ] **Valid Commercial Trade License**
  Must be fully renewed with all active business activities explicitly matching actual transaction invoices.
- [ ] **Updated UBO / Signatory Emirates IDs & Passports**
  Provide high-resolution color copies of IDs and passports for all Ultimate Beneficial Owners holding 25%+ equity.
- [ ] **Proof of Physical Office Presence (Ejari / Lease)**
  Current Ejari or Free Zone warehouse lease agreement. Flexi-desk arrangements must include active tenancy certificates.
- [ ] **Memorandum of Association (MOA) & Share Certificates**
  Including all amendments, notarized powers of attorney (POA), and corporate ownership structure charts.

Critical Compliance Rule: Documents submitted for unfreezing must strictly match the activities listed on the trade license. Submitting transaction evidence for unlisted business activities will result in immediate file escalation to Central Compliance.

PHASE 3: TRANSACTION DOSSIER PREPARATION (AUDIT TRAIL)

3.1 Flagged Inward/Outward Transfer Justification — High Priority

- [ ] **Fully Executed Commercial Contracts / Purchase Orders**
  Signed agreements with buyers/suppliers detailing payment terms, HS codes, and incoterms.
- [ ] **Logistics & Customs Proofs (Bill of Lading / Airway Bill)**
  Proof of physical movement of goods, including Customs Declarations, Packing Lists, and Certificates of Origin.
- [ ] **Counterparty KYC & Source of Wealth Proofs**
  Bank statements showing source of capital, counterparty trade licenses, and explanation of high-value transactions.

PHASE 4: EMERGENCY WPS PAYROLL & OPERATIONAL CONTINUITY

4.1 MOHRE WPS Execution Protocol — Emergency Action

- [ ] **Engage Authorized UAE Exchange House**
  Establish an agent WPS execution agreement with Al Ansari, LuLu, or Wall Street Exchange to route salary files.
- [ ] **Alternative Funding Injection & SIF Generation**
  Deposit director cash reserves or secondary corporate funds directly at the exchange house desk to generate the .SIF payroll file.
- [ ] **Formal MOHRE Notification & Receipt Submission**
  Log official notice with MOHRE presenting exchange house WPS receipts to prevent work permit blocks and AED 5,000+ fines.

PHASE 5: RESOLUTION FOLLOW-UP & ESCALATION LOG

5.1 Compliance Submission Tracker — Monitoring

- [ ] **Formal Email Submission to Compliance Desk**
  Send single compiled PDF dossier with index to RM and central compliance desk email.
- [ ] **Track Statutory Timeline (3 to 10 Business Days)**
  Maintain log of case reference numbers. If no update after 10 days, initiate formal query via CBUAE Consumer Protection portal.

Pro Tip for B2B Operations: To structure and automate trade documentation compliance before transactions occur, register your company profile on https://tendify.net/my-account/.