

المجمع الدولي لعشبي المحاسبين القانونيين

The International Arab Society of Certified Accountants (IASCA)

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Member of TAG-Foundation



IASCA Newsletter

July 2024 - Issue 116

YOUR GATE TO ACCOUNTING, AUDITING AND CODE OF ETHICS



AML/CFT Legal Obligations for Accountants: Customer due Diligence (CDD)

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AML/CFT Legal Obligations for Accountants: Customer due Diligence (CDD)



Customer Due Diligence (CDD) is an important measure available to accountants to prevent money laundering and avoid their practices being used by criminals to launder the proceeds of crime. In order to understand the money laundering risks that they face, accountants must verify the identities of their customers, and the nature of the business in which they are involved. The process of establishing customer identities is known as Customer Due Diligence (CDD).

1. Customer Due Diligence (CDD)

Customer Due Diligence (CDD) refers to the act of collecting identifying information in order to verify a customer's identity and more accurately assess the level of criminal risk they present. At a basic level, CDD requires firms to collect a customer's name

and address, information about the business in which they are involved, and how they will use their account. In order to ensure that customers are being honest, information should then be verified with reference to official documents such as driving licenses, passports, utility bills, and incorporation documents.

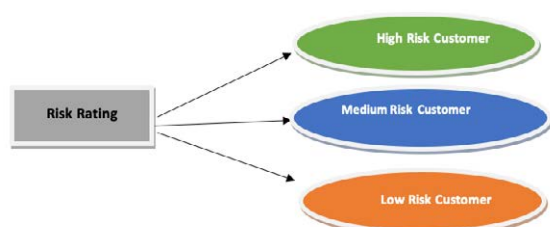
CDD is a foundation of the Know Your Customer (KYC) process, which requires accountants to understand who their customers are, their financial behavior, and what kind of money laundering or terrorism financing risk they present. CDD is a KYC process of doing background checks/investigations on a customer to assess the risk he/she poses, before engaging in a business relationship. CDD should be implemented as part of the

domestic AML/CFT legislation as set out in R. 10 of the FATF's 40 Recommendations.

Criminals often seek to mask their true identity by using complex and non-transparent ownership structures. The purpose of the CDD is to know and understand a client's true identity and business activities so that ML/TF risks can be properly identified and managed. Essentially CDD is, therefore, a vital part of AML/CFT defenses.

Customers can be classified as high, medium, or low risk customers.

Figure (5) Risk Rating



Accounting Professionals should apply simplified CDD measures for Low Risk Customers/Countries/Services/Industries. Normal/ Standard CDD should be applied for Medium Risk Customers/Countries/ Services/Industries. Enhanced Due Diligence (EDD) should be applied for High Risk Customers/Countries/Services/Industries.

Enhanced Due Diligence (EDD) is a KYC process that provides a greater level of scrutiny of potential business partnerships and highlights risks that cannot be detected by normal/simplified CDD. EDD is therefore applicable for clients who are classified as high-risk.

The FATF regards Politically Exposed Persons (PEPs), their immediate family members, and close associates as high risk clients because their positions and

affiliations are susceptible to potential abuse for ML/TF and are therefore subjected to the EDD process.

In view of the change in the job description of people, the accounting professional must update his information about his clients. The following events should prompt the accounting professional to update CDD information: -

- A change in the client's identity;
- A change in beneficial ownership of the client;
- A change in the service(s) provided to the client;
- A change in the geographic location or physical address;
- A change in the client's source of wealth;
- Information that is inconsistent with the business of the client;
- A significant change in the client's business activity (includes new operations in a new country);
- Client appears on watch/sanctions list(s); and
- Suspicion or cause for concern (where doubt arises with the veracity of information provided, etc.).

The list above is not exclusive.

Customer Due Diligence involves the following basic regulatory obligations:

Customer Identification: Companies must identify their customers by obtaining personal information and data, including name, photographic ID, address, and birth certification, from a reliable and independent source.

Beneficial Ownership: When a company or third party is acting on behalf of someone else, companies should seek to establish **Ultimate Beneficial Ownership (UBO).**



This refers to the individual(s) who benefit from the activities of a person or group of persons.

Business Relationship: In addition to personal and beneficial ownership identification, companies must also establish the nature and purpose of the business relationship into which they are entering with the customer.

2. When is CDD Required?

Accountants should implement CDD measures under the following circumstances:

- **New Business Relationships:** Accountants must perform due diligence prior to establishing a new business relationship. The information they gather will inform any subsequent AML/CFT risk assessment and ensure that the customer is not using a fake identity to access their services.
- **Occasional Transactions:** Certain occasional transactions warrant CDD measures. These might involve amounts of money that exceed regulatory thresholds or transactions that involve entities in high-risk foreign countries.
- **Money Laundering Suspicion:** If a customer is suspected of money laundering or terrorism financing, accountants should implement additional CDD checks.
- **Unreliable Documentation:** When customers provide unreliable or inadequate identification documents, accountants should apply further CDD scrutiny to resolve discrepancies.
- **Ongoing Monitoring:** CDD is not a one-off obligation. Accountants should perform CDD periodically throughout a business relationship in order to ensure that customers' transactions are consistent with their established risk profiles.

3. Record Keeping for CDD

CDD regulations typically include a requirement for accountants to maintain records of the information they collect for at least five years. This includes copies of all identification documents (driving licenses, passports, birth certificates, etc.) and business documentation. Accountants should be able to comply quickly and efficiently with requests for records from competent authorities and enable those authorities to reconstruct individual transactions, including details of the amounts of money and types of currency involved.

4. Third-Party CDD

FATF standards permit the engagement of third parties to carry out CDD processes on behalf of accountants, including the verification of customer identities, beneficial ownerships, and the nature of business relationships. Third parties may also provide CDD record-keeping facilities.

It is important to remember that regulatory responsibility for CDD remains with the company rather than the third party. Accordingly, accountants should ensure that their CDD service provider fulfills certain compliance criteria, and is able to:

- Meet the compliance standards set out in FATF Recommendation 10
- Make copies of CDD data available upon request
- Meet FATF record-keeping requirements
- Meet location-based regulatory compliance standards

5. How to Perform Customer Due Diligence?

Following FATF guidance, accountants should implement risk-based CDD measures



that reflect the specific level of risk that individual customers present. Risk-based due diligence is a way for accountants to balance their compliance obligations with their budget and resource requirements and preserve customer experiences. Under a risk-based approach, accountancy firms may deploy faster and more efficient CDD for low-risk customers, and slower, more intensive, enhanced due diligence for high-risk customers – which may entail negative effects on customer experiences.

With that in mind, an effective CDD process should involve the following steps:

- Prior to beginning a business relationship, accountants should establish the identity and business activities of their new potential customer, with the goal of identifying bad actors as early as possible.
- Once a customer has been identified to a sufficient degree of confidence, accountants should categorize their risk level. This information should be stored in a digitally secure location where it can be easily accessed for future regulatory checks.
- After establishing a customer's risk category, accountants should determine whether more intensive enhanced due diligence measures are needed.

6. Enhanced Due Diligence (EDD)

Where the ML/TF risks are higher, the accountant shall perform enhanced due diligence measures commensurate with the risks identified and shall increase the intensity of monitoring the business relationship to identify unusual or suspicious activities or transactions.

6.1 When is Enhanced CDD Required?

A. For business relationships and transactions with customers from certain countries:

- Countries identified by the National Anti-Money Laundering and Terrorism Financing Committee (NAMLC) as high-risk countries; and circulars about the vulnerabilities of their AML/CFT regimes are issued and published on NAMLC's website.
- Countries subject to a FATF-enhanced due diligence requirement. Information about these countries will be published on NAMLC's website

B. When ML/TF risks are high, especially in the following cases:

- Complex, unusual large transactions or unusual patterns of transactions that have no apparent or visible economic or lawful purpose.
- Purchase and sale transactions or transactions involving the power of attorney through non-resident customers in the State.

For other cases that are identified as high ML/TF risks for auditors.

6.2 Enhanced CDD to be Conducted by Accountants

The goal of Enhanced CDD is to learn more about the customer or transaction in order to minimize the chance that the customer or transaction is involved in ML/TF. Therefore, EDD should be tailored to fit the risk of the specific customer or transaction. Auditors should generally carry out the following enhanced measures, but may add others as appropriate:

- Increase the frequency and intensity of the business relationship monitoring;
- Obtain additional information about the customer including profession, volume of

- assets and information available through public databases and open sources;
- Update on an ongoing basis the identification data of the customer and the beneficial owner by undertaking reviews of existing records, particularly for high-risk categories of customers;
- Obtain additional information on the purpose and intended nature of the business relationship;
- Obtain additional information on the customer's source of wealth and funds;
- Obtain information on the purpose of the intended transactions or the conducted transactions;
- Obtain senior management approval before establishing or continuing a business relationship;
- Take enhanced measures to monitor the business relationship by furthering the intensity and degree of supervision, and identifying patterns of transactions that require additional scrutiny and review;
- Make the first payment through an account in the customer's name in a bank that is subject to similar CDD measures.

7. Simplified CDD

The accountant may conduct reduced or simplified CDD measures for customers who pose a lower level of risk.

A. When Can Auditors Conduct Simplified CDD?

Auditors may conduct simplified CDD when all the following conditions are met:

- If the risk factors of the customer or transaction identified in the National Risk Assessment are low;
- If the risk factors of the customer or transaction identified in the self-assessment are low.
- There is no suspicion of ML/TF.

- There are no higher-risk factors, such as a link to a higher-risk jurisdiction, present.

Accountants (auditors) may also conduct simplified CDD if the customer or the owner of the controlling interest is a company listed on a stock exchange and subject to disclosure requirements, which ensure adequate transparency of beneficial ownership, or is a majority-owned subsidiary of such a company.

B. What are the Simplified CDD Measures that Auditors Can Conduct?

Simplified CDD can consist of taking one or all of the following actions:

- Verifying the identity of the customer and beneficial owner after the establishment of the business relationship.
- Reducing the frequency of the customer's identification updates.
- Reducing the intensity of ongoing monitoring and scrutiny of transactions based on a reasonable threshold.
- Limiting the collection of information or the conduct of specific measures, to determine the purpose and intended nature of the business relationship, and inferring instead the purpose and nature from the type of transactions carried out or from the business relationship established.

In any case, where an auditor carries out a simplified CDD, he must document the risk assessment and be prepared to demonstrate to the AML/CFT section at the related department that the risk was appropriate and justified in this context.

8. Develop Checklists to Help Accountants Apply CDD

Countries should develop their own checklists to help accountants comply with



both local and international AML/CFT rules and regulations, and more specifically help them apply CDD properly.

8. Ongoing Monitoring

The accountant shall conduct ongoing monitoring for each customer; and shall pay special attention to all complex, unusual, large transactions, or unusual patterns of transactions that have no apparent economic or clear legal purpose, like transactions exceeding the designated threshold or transactions not in line with the customer's type of business or occupation. The accountants shall also examine, to the extent possible, the background and purpose of the mentioned transactions, and make a record of his findings. The ongoing monitoring requires taking the following types of measures:

- Monitor the transactions conducted under the business relationship between the auditor and the customer to ensure that the transactions are consistent with his knowledge of the customer, his business and risk profile, and, where necessary, the source of his wealth and income.
- Review the records held by the auditor to ensure that the documents, data, and information collected using CDD and ongoing monitoring for the customer are kept up-to-date and relevant.

Ongoing monitoring refers to the continuous scrutiny of business relationships. This process matters because, while occasional transactions may not initially present as suspicious, they may reveal a pattern of behavior over an extended period of time, which necessitates a change to a customer's risk profile. Ongoing monitoring involves:

- Monitoring transactions throughout the course of a business relationship to ensure a client's risk profile matches their behavior.
- Maintaining responsiveness to any changes in risk profile, or any factors, which might raise suspicion.
- Keeping relevant records, documents, data, and information that may be needed for CDD purposes.
- Ongoing monitoring should apply to all business relationships but, like other CDD measures, may be scaled to reflect the customer's risk profile.

Ongoing monitoring procedures involve regular review and analysis of client activities (including inquiries into the source of funds, if necessary) to make sure they are consistent with the client's operations and initial risk rating.

Ongoing monitoring of an existing business relationship should be carried out on a risk-related basis, to ensure that the accountants are aware of any changes in the client's identity and risk profile established at the onboarding stage/client acceptance.

This ongoing monitoring process ensures that documentation and information collected are kept up-to-date and relevant by undergoing reviews of existing records.

Where CDD measures create suspicion or reasonable grounds to suggest that a customer is involved in criminal activity, companies must report that information in a timely manner to their jurisdiction's Financial Intelligence Unit (FIU), via a Suspicious Activity Report (SAR). Suspicious activity reporting is the concern of the next section.



IASCA Conducts Evaluation Exam for Libya Audit Bureau Staff



AMMAN - The International Arab Society of Certified Accountants (IASCA) has recently conducted an evaluation exam focused on financial and compliance auditing for the employees of the Libyan Audit Bureau. The exam aimed to assess the staff's knowledge following their participation in relevant training programs.

It is worth noting that in 2021, IASCA signed an agreement with the Libyan Audit Bureau to establish and develop professional certifications in IT auditing and CISA (Certified Information Systems Auditor) requirements in Arabic. This initiative aligns with the Bureau's requirements and international training practices.

The project was implemented in the following phases:-

- 1. The first phase:** The development and preparation of training materials. This included topics such as: 1. IT auditing, 2. IT governance and management, 3. IT acquisition, development, and implementation, 4. IT operations and operational flexibility, and 5. the protection of IT assets.
- 2. The second phase:** Training and qualification on the aforementioned topics.
- 3. The third phase:** Preparation and

implementation of a professional exams database, which will be used for the Bureau's certification processes.

- 4. Fourth phase:** Hosting and administering the exams through a computerized exam system.
- 5. The fifth phase:** The project also involved establishing and developing specialized professional educational materials (syllabi) relevant to the Bureau, covering the following areas: 1. IT auditing, 2. IT governance and management, 3. IT acquisition, development, and implementation, 4. IT operations and operational flexibility, and 5. the protection of IT assets.
- 6. Sixth phase:** Training of Trainers (TOT).
- 7. Seventh phase:** Preparation of the trainee's guide.

Libya Audit Bureau is the highest supervisory authority in financial and accounting control in Libya. It is an unbiased independent professional body, with an independent legal personality and financial status. The Bureau aims primarily to achieve effective control over public funds and to verify their proper use and how to allocate them, by examining and reviewing accounts and evaluating the performance of all entities subject to its control.

University of Jordan's Faculty of Business Appoints IASCA's Board Member and Director of TAG.Global in Ramallah As Accounting Expert



RAMALLAH – The Board of the Faculty of Business at the University of Jordan selected Mr. Jamal Milhem, a member of the Board of Directors of the International Arab Society of Certified Accountants (IASCA) and Executive Director of Talal Abu-Ghazaleh Global (TAG.Global) in Ramallah Office, as an expert in accounting and international standards.

The appointment was made during the 6th Academic Conference organized by the University of Jordan's Faculty of Business in collaboration with the Faculty of Business and Communication at An-Najah National University. During the Conference, titled "Towards a Flexible Future: Bridging the Gap between Innovation, Business Intelligence, and Sustainability in Modern Business," Mr. Milhem presented a research paper entitled "IFRS and the Contribution of Auditing to Business Innovation and Sustainability."

It is noteworthy that Mr. Milhem has been involved with the Palestinian Association of Certified Public Accountants for several years, having served as Vice President since early 2013 and has been a member since 1997. He currently holds the position of Executive Director at TAG.Global's Ramallah Office. He was elected by the International Federation of Accountants (IFAC) in 2018 to serve on the Committee for the Development of Professional Accounting Organizations for the 2018-2020 term and was re-elected for the 2021-2023 term. Since 2019, Mr. Milhem has been chairing the IFAC Working Group on the Development of Professional Organizations in the Middle East and North Africa. In this role, he has been actively working with local and international partners to advance the accounting profession in the Arab region.



New Report from IFAC, ICAEW, and Basel Institute on Governance Urges Accountants in Business to Continue to Lead Anti-Corruption Actions

NEW YORK - The International Federation of Accountants (IFAC), the Institute of Chartered Accountants in England and Wales (ICAEW), and the Basel Institute on Governance have published a new, joint report, [Integrated Mindset in Practice: Professional Accountants in Business and Anti-Corruption Compliance](#). It offers practical guidance and actionable strategies to approach anti-corruption initiatives with an integrated mindset, resulting in long-term value creation.

The approach of an “integrated mindset”, as highlighted in the report, encourages company leadership to view financial and sustainability data in an interconnected, holistic way. Integrated Mindset in Practice provides guidance for companies—particularly professional accountants working in business—to apply this integrated approach to anti-corruption oversight and programs. The report underscores the crucial role of governance in environmental, social, and governance (ESG), emphasizing a commitment to an ethical culture of integrity and highlighting red flags for the accountants during their risk assessments.

Advocating for a “whole of business” approach to anti-corruption, the report calls on professional accountancy organizations to encourage their members to fully embrace their role combatting corruption by:

1. Recognizing themselves as key anti-corruption stakeholders.
2. Supporting integrated thinking across their organizations.
3. Being champions of Collective Action.



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Mr. Lee White, IFAC Chief Executive Officer: “The cost of corruption and financial crime are significant obstacles to economic prosperity and fairness in society. This report is a vital resource for professional accountants as business leaders to have an integrated mindset in continuing to respond to corruption and support economic prosperity.”

Mr. Alan Vallance, Chief Executive of ICAEW: “Professional accountants are uniquely positioned to influence and implement an [integrated mindset](#) within organizations. With these tools and insights, they will be able to embed anti-corruption measures into their organizations’ broader ESG framework, ensuring that integrity and transparency remain at the forefront of business practices.”

Ms. Vanessa Hans, Head of the Private Sector Division of the Basel Institute on Governance: “Importantly, this report encourages professional accountants to be champions of Collective Action as part of a “whole of business” approach to anti-corruption. Anti-corruption Collective Action brings businesses and stakeholders together to tackle the shared problem of corruption. Accountants can play a crucial role in these efforts, driving initiatives that bring real change.”

[Source: www.ifac.org](http://www.ifac.org)

IPSASB Updates

Other Lease-Type Arrangements

The IPSASB approved the Final Pronouncement, Concessionary Leases, and Other Arrangements Conveying Rights over Assets (Amendments to IPSAS 43, IPSAS 47, and IPSAS 48). The effective date for the relevant amendments is January 1, 2027.

Measurement-Application Phase

The IPSASB approved Exposure Draft (ED) 90, Amendments to IPSAS as a Result of the Application of IPSAS 46, Measurement. This ED proposes amendments to IPSAS to introduce current operational value, and add a definition of accounting estimates to IPSAS 3, Accounting Policies, Changes in Accounting Estimates and Errors. ED 90 will be published in Q3 2024 with a 120-day comment period.

IPSAS 33–Limited Scope Update

The IPSASB approved ED 91, Limited-scope Updates to First-time Adoption of International Public Sector Accounting Standards (IPSAS) (Amendments to IPSAS 33). This ED proposes amendments to existing requirements to emphasize exemptions available to those using the standard. The ED also proposes non-authoritative guidance to help clarify the standard's application for first-time adopters, including information to help identify the appropriate point to apply IPSAS 33 in their overall transition plan to accrual-basis IPSAS. ED 91 will be published in Q3 2024 with a 120-day comment period.

Sustainability-Climate-Related Disclosures

The IPSASB continued the development of the Climate-related Disclosures ED by reviewing the proposed principles on metrics and targets, transitional provisions, and general requirements. The IPSASB clarified that the ED will address public policy programs (such as regulations, taxation, subsidies, and incentives) that are explicitly designed to



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address climate-related risks and opportunities. The IPSASB plans to approve the ED at its September 2024 meeting.

Natural Resources

The IPSASB continued developing its Natural Resources ED by reviewing the draft-specific matters for comment, core text, application guidance, and basis for conclusions. In addition, the IPSASB agreed on the topics for which implementation guidance and illustrative examples would be developed in the ED. The IPSASB plans to approve the ED at its September 2024 meeting.

Strategy and Work Program

The IPSASB reviewed the responses received to its 2024-2028 Strategy and Work Program Consultation. The proposals were strongly supported by stakeholders, which only required the IPSASB to make minor clarifications. The IPSASB plans to approve the final 2024-2028 Strategy and Work Program at its September 2024 meeting.

Presentation of Financial Statements

The IPSASB continued the development of its Consultation Paper and Illustrative ED related to the project to develop a replacement for IPSAS 1, Presentation of Financial Statements. The IPSASB considered several important project issues, including agreeing to retain the current/non-current distinction as the primary method for classifying assets and liabilities on the statement of financial position. The IPSASB will continue its deliberations on this project in September 2024.

[Source: www.ifac.org](http://www.ifac.org)



IASB Publishes its Review of Impairment Requirements Relating to Financial Instruments

LONDON - The International Accounting Standards Board (IASB) concluded its Post-implementation Review (PIR) of the impairment requirements in IFRS 9 Financial Instruments-Impairment.

Access the [Post-Implementation Review of IFRS 9 Financial Instruments—Impairment Project Summary and Feedback Statement](#).

The objective of the PIR was to assess whether the effects of applying the impairment requirements are as the IASB intended when it developed these requirements.

Overall, feedback and research carried out during the PIR show that the impairment requirements in IFRS 9 are working as intended and provide useful information to users of financial instruments. Specifically, the requirements:

- have led to more timely recognition of credit losses;
- provide useful information to investors about expected credit losses, although targeted improvements to credit risk disclosures were suggested; and
- can generally be applied consistently, with some areas requiring further clarification and guidance.

In response to the feedback, the IASB will explore whether requirements for modification, derecognition and write-off of financial instruments, and the consequential effects on



recognition of expected credit losses, can be clarified as part of its project on Amortized Cost Measurement. Furthermore, the [IASB has added a new project to its pipeline](#) to investigate targeted improvements to the credit risk disclosure requirements in IFRS 7 Financial Instruments: Disclosures.

Andreas Barckow, Chair of the IASB, said:

The IASB introduced IFRS 9 in the aftermath of the financial crisis, aimed to address the issue of ‘too little, too late’ recognition of credit losses. The PIR has confirmed that the impairment requirements are effectively meeting their intended objectives, despite some areas that could benefit from clarification or targeted improvements.

The IASB started this PIR in July 2022. A wide range of stakeholders-including investors, companies, auditors, standard-setters, regulators and academics-provided feedback to this review. The IASB received 79 comment letters and attended 48 meetings with stakeholders as part of the review process.

[Source: www.IFRS.org](http://www.IFRS.org)



FOR MORE INFORMATION

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8th Generation
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DDR4
- 256 GB SSD



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10th Generation 1065G7
- 8 GB RAM
DDR4
- 128 GB SSD
+ 512 GB SSD



PRO



- Intel Celeron N4100
- 4 GB LPDDR3
- 256GB SSD
+ 64GB EMMC



UNI C

- Intel® Core i3
10th Generation 1005G1
- 4 GB RAM
DDR4
- 128 GB SSD



EDU

- Intel® Core i7 10th
Generation 10510U
- 8 GB RAM
DDR4
- 128 GB SSD
+ 1 TB HDD



PLUS I

- Intel® Core i7 10th
Generation 10510U
- 8 GB RAM
DDR4
- 128 GB SSD
+ 512GB HDD



PLUS II



- Intel® Core™ i7
1255U
- 8 GB RAM
DDR4
- 256 GB SSD
+ 1 TB HDD

- Intel® Iris®
Xe Graphics

- 4500 mAh

- AX (wifi 6) BT 5.1

PLUS III 7022

New





Intel® Core™ i5
1235U



Intel® Iris®
Xe Graphics



8 GB RAM
DDR4



5000 mAh



256 GB SSD
+ 1 TB HDD



AC WIFI
BT 4.2

PLUS III

5022

New



Spreadtrum
SC7731E Quad-core



2 GB



32 GB



TAG-TAB Kids II



MediaTek MTK
8788 octa-core



8 GB



128 GB



TAG-TAB III



Front: 16 MP
Rear: 20 MP



6 GB



128 GB



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Spreadtrum
SC9863 Octa-core



4 GB



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