

AML/CFT Customer Due Diligence (CDD) On CIMB Group Sdn Bhd

The attached AML/CFT CDD provides an overview of the preventive efforts undertaken by the CIMB Group Reporting Institutions (listed in Appendix 1), to combat money laundering and financing of terrorism activities. Where there is a conflict between the CIMB Group AML/CFT Policy and Procedure and the foreign reporting institution's regulatory requirement, the more stringent requirement must be adopted by the foreign reporting institution to the extent that is permitted by the host country's laws and regulations.

Institution	CIMB Group Sdn Bhd (CIMB Group Sdn Bhd's holding company is CIMB Group Holdings Berhad, formally known as Bumiputra-Commerce Holdings Berhad (BCHB), a public listed company on Bursa Malaysia Securities Berhad as "CIMB" - stock code 1023)"
Principal business activity	Consumer Banking, Investment Banking, Islamic Banking, Asset Management and Insurance
Registration No./ Date of Incorporation	706803 - D (Incorporated in Malaysia) / 18 August 2005
Registered Office	CIMB Group Sdn Bhd 5th floor, Bangunan CIMB Jalan Semantan, Damansara Heights 50490 Kuala Lumpur, Malaysia
About CIMB Group > Corporate Data > Group Structure > Our Leaders	www.cimb.com
Regulator	Bank Negara Malaysia (Central Bank of Malaysia)
Auditor	PricewaterhouseCoopers
Contact Person	<u>As listed in Appendix 1</u>

General AML/CFT Practices

1.	Has your regulator published guidance notes/policies/laws to combat money laundering and financing of terrorism, and is your institution subject to, and compliant with such laws?	Yes	
2.	Has your institution been subjected to sanctions or punitive actions related to anti-money laundering and anti-terrorism financing by the regulators/law enforcer in the past five years?		No
3.	Does your institution have an appointed senior officer responsible for your institution's day to day anti-money laundering and anti-terrorism financing program?	Yes	
4.	In addition to inspection by the regulator, does your institution have an internal audit and compliance function or other independent third party to monitor and review the effectiveness of the AML/CFT Policy and Compliance Program on a regular basis?	Yes	
5.	Are your domestic and overseas branches and overseas subsidiaries subject to the Head Office AML/CFT Policy and Compliance Program?	Yes	

AML/CFT Policy & Procedures

6.	Has your institution developed written AML/CFT policy and procedures, duly approved by the Board covering the following :-	Yes	
a.	establishing the true identity of customers and beneficial owners, collecting and recording sufficient information on the customers and screening customers and transactions against sanction lists issued by competent authorities/international bodies;	Yes	
b.	prohibiting accounts/relationships with shell banks/anonymous accounts? (A shell bank is defined as a bank incorporated in a jurisdiction that has no physical presence and is unaffiliated with a regulated financial group);	Yes	
c.	conducting the appropriate customer due diligence on Politically Exposed Persons (PEPs), intermediaries, beneficiary accounts, non-face-to face business relationships, higher risk customers and existing customers;	Yes	
d.	detecting, monitoring and reporting of suspicious transactions to authorities;	Yes	
e.	record retention procedures that comply with applicable laws;	Yes	
f.	risk based assessment of its customers and to conduct the appropriate level of customer due diligence;	Yes	
g.	the roles and responsibilities of key personnel in relation to anti-money laundering and anti-terrorism financing compliance.	Yes	

Transaction Monitoring

7.	Does your institution have a monitoring mechanism / system to monitor suspicious or unusual activity?	Yes	
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AML/CFT Training

8.	Does your institution conduct periodic AML/CFT training to relevant employees that include detecting, monitoring and reporting of suspicious transactions to the relevant authority and if so, does your institution retain records of its training materials and attendance records?	Yes	
9.	Does your institution employ agents to carry out some of its business activities and if so, does your institution provide AML training to relevant agents that include detecting, monitoring and reporting of suspicious transaction to the relevant authority?	Yes	

Correspondent Banking Relationship

10.	Does your institution allow direct use of the correspondent account by third parties to transact business on their behalf?		No
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CIMB Group Reporting Institutions

No.	Name of Reporting Institution	Jurisdiction	Company Registration Number	Anti-Money Laundering Compliance Officer
1.	CIMB Bank Berhad	Malaysia	13491 - P	Dzahidi Mohamad dzahidi.mohamad@cimb.com
2.	CIMB Islamic Bank Berhad	Malaysia	671380 - H	
3.	CIMB Investment Bank Berhad	Malaysia	18417 - M	Wan Faizal Abbas faizal.abbas@cimb.com
4.	CIMB Futures Sdn Bhd,	Malaysia	257674 - P	Norhanizah Mohd Nor hanizah.nor@cimb.com
5.	CIMB Trustee Berhad	Malaysia	167913 - M	Linda Ong Gaik Bee linda.ong@cimb.com
6.	BHLB Trustee Berhad	Malaysia	313031 - A	
7.	CIMB Wealth Advisors Berhad	Malaysia	209627 - H	
8.	CIMB Principal Asset Management Berhad	Malaysia	304078 - K	Christopher Wong Ching Fai / Yap Ben Shiow Christopher.wong@cimb-principal.com.my
9.	CIMB Principal Islamic Asset Management Berhad	Malaysia	217841 - M	benshiow.yap@cimb-principal.com.my
11.	PT CIMB-Principal Asset Management	Indonesia	Reg Cert (Tanda Daftar Perusahaan) 09.03.1.67.24923	
12.	CIMB Bank (L) Limited, Labuan	Malaysia	LL00104 (Co. No) / 930009A (Licensed Labuan Bank)	Mary Tu Mei Ling mary.tu@cimb.com
13.	CIMB Bank Berhad, Labuan Offshore branch	Malaysia	090100D (Licensed Labuan Bank)	
14.	CIMB Trust Limited, Labuan	Malaysia	LL04054 (Co. No) / LT0035 (Offshore Bkg Licence No.)	Cheng Pau Yun pauyun.cheng@cimb.com
15.	CIMB Bank PLC	Cambodia	Co.1935E/2010	Ly Sophea sophea.ly@cimb.com.kh
16.	CIMB Bank Berhad, Singapore branch	Singapore	S99FC5759D	Wong Foong Har foonghar.wong@cimb.com
17.	CIMB Bank Berhad, London branch	United Kingdom	FC022225	Abdul Rahim Hussain rahim.hussain@cimb.com

Group Reporting Institutions

No.	Name of Reporting Institution	Jurisdiction	Company Registration Number	Anti-Money Laundering Compliance Officer
18.	CIMB-Principal Asset Management (S) Pte Ltd	Singapore	200607208K	Neo Wei Chiat weichiat.neo@cimb-principal.com.my
19.	CIMB Securities (Singapore) Pte Ltd (formerly "CIMB-GK Securities Pte Ltd")	Singapore	198701621D	Alvin Seah Kheng Seng alvin.seah@cimb.com
20.	CIMB Securities (Thailand) Co. Ltd (formerly "BT Securities Ltd")	Thailand	0105542081800	Mongkol Meerod mongkol.me@cimb.com
21.	PT CIMB Securities Indonesia (formerly "PT CIMB-GK Securities")	Indonesia	09.03.1.67.25789	John C.P. Tambunan tambunan.john@cimb.com
22.	CIMB Securities (HK) Ltd (formerly "CIMB-GK Securities (HK) Ltd")	Hong Kong	Cert. Incorporation 290697/Business Regn. Certificate 14050536-000	Karence Wan Man Wai karence.wan@cimb.com
23.	CIMB Securities (UK) Ltd (formerly "CIMB-GK Securities (UK) Ltd")	United Kingdom	0271 9607	Erwin Go erwin.go@cimb.com
24.	CIMB Securities (US) Inc. (formerly "CIMB-GK Securities (US) Inc".)	United States	5219 71703	Helen Chin-Luk helen.chinluk@cimb.com
25.	CIMB Thai Bank Public Company Limited	Thailand	0107537002338 (Bor Mor Jor.480)	Thaphop Kleesuwan thaphop.k@cimbthai.com
26.	PT Bank CIMB Niaga Tbk	Indonesia	09.03.1.65.14394 (Regn No.) / 249544/U.M.II (License No.)	Herry S. Wibowo herry.wibawa@cimbniaga.co.id
27.	CIMB Middle East BSC (c)	Bahrain	61558	Muhammad Bilal Aslam muhammad.bilal@cimb.com

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