

**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	<b>CIMB Group Sdn Bhd</b> (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	<a href="http://www.cimb.com">www.cimb.com</a>
Regulator	Bank Negara Malaysia (Central Bank of Malaysia)
Auditor	PricewaterhouseCoopers
Contact Person	<u>As listed in Appendix 1</u>

<b>General AML/CFT Practices</b>			
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	
<b>AML/CFT Policy &amp; Procedure</b>			
6.	Has your institution developed written AML/CFT policy and procedure, 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	
<b>Transaction Monitoring</b>			
7.	Does your institution have a monitoring mechanism / system to monitor suspicious or unusual activity?	Yes	
<b>AML/CFT Training</b>			
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	
<b>Correspondent Banking Relationship</b>			
10.	Does your institution allow direct use of the correspondent account by third parties to transact business on their behalf?		No

## Appendix 1 – CIMB Group Reporting Institutions

No.	Name of Reporting Institution	Company Registration Number	Money Laundering Compliance Officer
1.	CIMB Bank Berhad, Malaysia	13491 - P	Abu Bakar Abd Rahman <a href="mailto:bakar.rahman@cimb.com">bakar.rahman@cimb.com</a>
2.	CIMB Islamic Bank Berhad, Malaysia	671380 - H	Abu Bakar Abd Rahman <a href="mailto:bakar.rahman@cimb.com">bakar.rahman@cimb.com</a>
3.	CIMB Investment Bank Berhad, Malaysia	18417 - M	Wan Faizal Abbas <a href="mailto:faizal.abbas@cimb.com">faizal.abbas@cimb.com</a>
4.	CIMB Futures Sdn Bhd, Malaysia	257674 - P	Norhanizah Mohd Nor <a href="mailto:hanizah.nor@cimb.com">hanizah.nor@cimb.com</a>
5.	CIMB Trustee Berhad, Malaysia	167913 - M	Linda Ong Gaik Bee <a href="mailto:linda.ong@cimb.com">linda.ong@cimb.com</a>
6.	BHLB Trustee Berhad, Malaysia	313031 - A	Soo Poi Yoke <a href="mailto:poiyo.ke.soo@cimb.com">poiyo.ke.soo@cimb.com</a>
7.	CIMB Wealth Advisors Berhad, Malaysia	209627 - H	Albert Tai Lee Chuan <a href="mailto:albert.tai@cimb-principal.com.my">albert.tai@cimb-principal.com.my</a>
8.	CIMB Principal Asset Management Berhad, Malaysia	304078 - K	Albert Tai Lee Chuan <a href="mailto:albert.tai@cimb-principal.com.my">albert.tai@cimb-principal.com.my</a>
9.	CIMB Principal Islamic Asset Management Berhad, Malaysia	217841 - M	Albert Tai Lee Chuan <a href="mailto:albert.tai@cimb-principal.com.my">albert.tai@cimb-principal.com.my</a>
10.	CIMB-Principal Asset Management (S) Pte Ltd, Singapore	200607208K	Neo Wei Chiat <a href="mailto:weichiat.neo@cimb-principal.com.my">weichiat.neo@cimb-principal.com.my</a>
11.	PT CIMB-Principal Asset Management, Indonesia	Reg Cert (Tanda Daftar Perusahaan) 09.03.1.67.24923	Bambang Adinugroho <a href="mailto:Bambang.adinugroho@cimb-principal.com.my">Bambang.adinugroho@cimb-principal.com.my</a>
12.	CIMB Bank (L) Limited, Labuan	LL00104 (Company No.) 930009A (Offshore Banking Licence No.)	Mary Tu Mei Ling <a href="mailto:mary.tu@cimb.com">mary.tu@cimb.com</a>
13.	CIMB Bank Berhad, Labuan Offshore branch	090100D (Offshore Banking Licence No.)	Mary Tu Mei Ling <a href="mailto:mary.tu@cimb.com">mary.tu@cimb.com</a>
14.	CIMB Trust Limited, Labuan	LL04054 (Company No.) LT0035 (Offshore Banking Licence No.)	Cheng Pau Yun <a href="mailto:pauyun.cheng@cimb.com">pauyun.cheng@cimb.com</a>
15.	CIMB Bank Berhad, Singapore branch	S99FC5759D	Wong Foong Har <a href="mailto:foonghar.wong@cimb.com">foonghar.wong@cimb.com</a>

No.	Name of Reporting Institution	Company Registration Number	Money Laundering Compliance Officer
16.	CIMB Bank Berhad, Hong Kong branch	F 9752	Vivien Wong Lai Fun <a href="mailto:Vivienf.wong@cimb.com">Vivienf.wong@cimb.com</a>
17.	CIMB Bank Berhad, London branch	FC022225	Abdul Rahim Hussain <a href="mailto:rahim.hussain@cimb.com">rahim.hussain@cimb.com</a>
18.	CIMB-GK Securities Pte. Ltd. Singapore	198701621D	Gina Poh Wen Mei <a href="mailto:gina.poh@cimb.com">gina.poh@cimb.com</a>
19.	CIMB Securities (Thailand) Co. Ltd <i>(formerly known as BT Securities Ltd.)</i>	0105542081800	Sudaporn Chai-Aneksarakul <a href="mailto:sudaporn.chai@cimb.com">sudaporn.chai@cimb.com</a>
20.	PT CIMB Securities, Indonesia <i>(formerly known as PT CIMB-GK Securities, Indonesia)</i>	09.03.1.67.25789	Jonita Widjaja <a href="mailto:Jonita.widjaja@cimb.com">Jonita.widjaja@cimb.com</a>
21.	CIMB Securities (HK) Ltd <i>(formerly known as CIMB-GK Securities (HK) Ltd)</i>	Certificate of Incorporation No. 290697 & Business Regn. Certificate No. 14050536-000	Karence Wan Man Wai <a href="mailto:Karence.wan@cimb.com">Karence.wan@cimb.com</a>
22.	CIMB Securities (UK) Ltd <i>(formerly known as CIMB-GK Securities (UK) Ltd)</i>	0271 9607	John Szeto <a href="mailto:John.szeto@cimb.com">John.szeto@cimb.com</a>
23.	CIMB Securities (US) Inc. <i>(formerly known as CIMB-GK Securities (US) Inc.)</i>	5219 71703	Helen Chin-Luk <a href="mailto:Helen.chinluk@cimb.com">Helen.chinluk@cimb.com</a>

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