



## **OCBC Anti-Money Laundering / Countering the Financing of Terrorism & Sanction Notice**

Dear Customers,

Banks are exposed to money laundering, terrorist financing and proliferation financing (collectively, Financial Crime) risks. The potential social and economic damage brought about by these illicit activities to the financial markets is immense and severe. This is because such activities may involve drug dealings, illegal arms dealings, extortion, kidnapping, corruption, tax evasion, unlicensed money lending, terrorist activities and other serious crimes. These will not only lead to an increase in crime, but also bring harm to legitimate businesses.

OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad are committed to implementing all the laws and regulations of Malaysia as well as policies and guidelines issued by Bank Negara Malaysia, the Monetary Authority of Singapore, and applicable sanctions imposed by the United Nations Security Council, the European Union and the United States Treasury Department's Office of Foreign Assets Control and other relevant authorities. We do not establish business relationships or transact with sanctioned individuals, entities, countries or territories (such as North Korea, Iran, Syria, Cuba and Crimea), where such relationships or transactions are not compliant with the above laws, regulations and applicable sanctions or are against our internal AML/CFT and sanctions risk policies.

This means that we will proactively take measures to combat financial crime in order to safeguard the Group as well as our customers' business reputation, assets and interests. Such measures may include:

- Monitoring and analysing your account activities;
- Contacting you for additional information as and when necessary, where such information is not available from our monitoring and analysis, to ensure compliance with applicable laws, regulations and policies; and
- Rejecting or blocking transactions that are not permitted by the applicable laws, regulations and policies.

We seek your cooperation and support should you receive such enquires from us. Together, we can safeguard the health and integrity of our financial system and also protect your interests and assets.

Thank you for banking with us.