



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

Malaysia is exposed to money laundering, terrorist financing and proliferation financing (collectively, Financial Crime) risks. The potential social and economic damage brought by these illicit activities to Malaysia and the international 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, terrorism 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 (collectively, "Banks") are committed to complying with the sanctions laws and regulations issued by the Malaysian Government as well as policies and guidelines issued by Bank Negara Malaysia, Monetary Authority of Singapore, the United Nations Security Council, the European Union, United States Treasury Department's Office of Foreign Assets Control and the United Kingdom's Office of Financial Sanctions implementation of HM Treasury. We do not establish business relationships or transact with sanctioned individuals, entities, sanctioned countries or territories (such as **North Korea, Iran, Syria, Cuba, Crimea and Israel**) [1], where such relationships or transactions are non-compliant with the above sanctions laws and regulations, 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 Banks as well as our customer's 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;
- Rejecting or blocking transactions that are not permitted by the applicable laws, regulations and policies; and
- Suspending or imposing any conditions on the access to or operations of your account or services provided to you or restricting the channels available to access or operate your accounts.

We seek your cooperation and support should you receive such enquiries from us.

Thank you for banking with us.

[1] This includes the use of OCBC's internet and mobile banking services from the sanctioned countries or territories.