## the Wolfsberg Group

Financial Institution Name: Location (Country) :

No#	Question	Answer
1. ENTITY	& OWNERSHIP	
1	Full Legal Name	
	i an Eogai Hamo	
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2	Append a list of foreign branches which are covered	
	by this questionnaire	
3	Full Legal (Registered) Address	
4	Full Primary Business Address (if different from	
	above)	
5	Date of Entity incorporation/establishment	
6	Select type of ownership and append an ownership	
0	chart if available	
-		
6 a	Publicly Traded (25% of shares publicly traded)	
6 a1	If Y, indicate the exchange traded on and ticker	
	symbol	
6 b	Member Owned/Mutual	
6 c	Government or State Owned by 25% or more	
6 d	Privately Owned	
6 d1	If Y, provide details of shareholders or ultimate	
oui	beneficial owners with a holding of 10% or more	
	beneficial owners with a holding of 10 % of hore	
7	% of the Entity's total shares composed of bearer	
	shares	
8	Does the Entity, or any of its branches, operate under	
0	an Offshore Banking License (OBL)?	
0 -	If Y, provide the name of the relevant branch/es	
8 a		
	which operate under an OBL	
9	Does the Bank have a Virtual Bank License or	
	provide services only through online channels?	
10	Name of primary financial regulator/supervisory	
	authority	
11	Provide Legal Entity Identifier (LEI) if available	
12	Provide the full legal name of the ultimate parent (if	
	different from the Entity completing the DDQ)	
	1	

40	Installed a construction of the second second second states of	
13	Jurisdiction of licensing authority and regulator of	
	ultimate parent	
14	Select the business areas applicable to the Entity	
14 a	Retail Banking	
14 b	Private Banking	
14 c	Commercial Banking	
14 d	Transactional Banking	
	<u> </u>	
14 e	Investment Banking	
14 f	Financial Markets Trading	
	, and the second s	
14 g	Securities Services/Custody	
14 h	Broker/Dealer	
14 i	Multilateral Development Bank	
	•	
14 j	Wealth Management	
14 k	Other (please explain)	
14 K	Otilei (piease explain)	
15	Does the Entity have a significant (10% or more)	
15		
	portfolio of non-resident customers or does it derive	
	more than 10% of its revenue from non-resident	
1	customers? (Non-resident means customers primarily	
1		
	resident in a different jurisdiction to the location	
1	where bank services are provided)	
1	. ,	
15 a	If Y, provide the top five countries where the non-	
15 4		
	resident customers are located.	
16	Select the closest value:	
16 a	Number of employees	
16 b	Total Assets	
17	Confirm that all responses provided in the above	
	Section are representative of all the LE's branches.	
17 a	If N algorify which guagations the difference (a relate to	
17 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to.	
10		
18	If appropriate, provide any additional	
	information/context to the answers in this section.	
2. PRODUC	CTS & SERVICES	
19	Does the Entity offer the following products and	
	services:	
19 a	Correspondent Banking	
19 a1	IfY	
19 a1a	Does the Entity offer Correspondent Banking	
	services to domestic banks?	
19 a1b	Does the Entity allow domestic bank clients to	
1	provide downstream relationships?	
40.4		
19 a1c	Does the Entity have processes and procedures	
	in place to identify downstream relationships with	
	domestic banks?	
19 a1d	Does the Entity offer Correspondent Banking	
	services to foreign banks?	
L	Ĵ	
19 a1e	Does the Entity allow downstream relationships	
	with foreign banks?	
	<u> </u>	
19 a1f	Does the Entity have processes and procedures	
	in place to identify downstream relationships with	
	foreign banks?	
19 a1g	Does the Entity offer Correspondent Banking	
Jany		
1	services to regulated Money Services Businesses	
1	(MSBs)/Money Value Transfer Services (MVTSs)?	
10 - 11		
19 a1h	Does the Entity allow downstream relationships	
	with MSBs, MVTSs, or Payment Service Provider	
	(PSPs)?	
19 a1h1	MSBs	
19 a1h2		
	MVTSs	
19 a1h3	PSPs	

19 a1i	Does the Entity have processes and procedures in place to identify downstream relationships with MSBs /MVTSs/PSPs?	
19 b	Cross-Border Bulk Cash Delivery	
19 C	Cross-Border Remittances	
19 c 19 d		
	Domestic Bulk Cash Delivery	
19 e	Hold Mail	
19 f	International Cash Letter	
19 g	Low Price Securities	
19 h	Payable Through Accounts	
19 i	Payment services to non-bank entities who may	
151	then offer third party payment services to their customers?	
19 i1	If Y, please select all that apply below?	
19 i2	Third Party Payment Service Providers	
19 i3	Virtual Asset Service Providers (VASPs)	
19 i4	eCommerce Platforms	
19 i5	Other - Please explain	
19 j	Private Banking	
19 k	Remote Deposit Capture (RDC)	
19 K	Sponsoring Private ATMs	
19 n	Stored Value Instruments	
19 n	Trade Finance	
19 o	Virtual Assets	
19 p	For each of the following please state whether you offer the service to walk-in customers and if so, the applicable level of due diligence:	
19 p1	Check cashing service	
	If yes, state the applicable level of due diligence	
19 p1a		
19 p2	Wire transfers	
19 p2a	If yes, state the applicable level of due diligence	
19 p3	Foreign currency conversion	
19 p3a	If yes, state the applicable level of due diligence	
19 p4	Sale of Monetary Instruments	
19 p4a	If yes, state the applicable level of due diligence	
19 p5	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence.	
19 q	Other high-risk products and services identified by the Entity (please specify)	
20	Confirm that all responses provided in the above Section are representative of all the LE's branches.	
20 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
21	If appropriate, provide any additional information/context to the answers in this section.	
3 AML CT	FF & SANCTIONS PROGRAMME	
3. AIVIL, C		
22	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:	
22 a	Appointed Officer with sufficient	
22 b	Adverse Information Screening	
22 c	Beneficial Ownership	
22 d	Cash Reporting	
22 e	CDD	
22 f	EDD	
22 g	Independent Testing	
22 Y	Independent Testing	
22 g 22 h	Independent Testing Periodic Review	
22 h	Periodic Review	
22 h 22 i	Periodic Review Policies and Procedures	
22 h 22 i 22 j	Periodic Review Policies and Procedures PEP Screening	
22 h 22 i 22 j 22 k	Periodic Review Policies and Procedures PEP Screening Risk Assessment	
22 h 22 i 22 j	Periodic Review Policies and Procedures PEP Screening	

22 m	Suspicious Activity Reporting	
22 n	Training and Education	
22 o	Transaction Monitoring	
23	How many full time employees are in the Entity's AML, CTF & Sanctions Compliance Department?	
24	Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee? If N, describe your practice in Question 29.	
25	Does the Board receive, assess, and challenge regular reporting on the status of the AML, CTF, & Sanctions programme?	
26	Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme?	
26 a	If Y, provide further details	
27	Does the entity have a whistleblower policy?	
28	Confirm that all responses provided in the above Section are representative of all the LE's branches	
28 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
29	If appropriate, provide any additional information/context to the answers in this section.	
4. ANTI E	RIBERY & CORRUPTION	
30	Has the Entity documented policies and procedures	
	consistent with applicable ABC regulations and requirements to reasonably prevent, detect and report bribery and corruption?	
31	Does the Entity have an enterprise wide programme that sets minimum ABC standards?	
32	Has the Entity appointed a designated officer or officers with sufficient experience/expertise responsible for coordinating the ABC programme?	
33	Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme?	
34	Is the Entity's ABC programme applicable to:	
35	Does the Entity have a global ABC policy that:	
35 a	Prohibits the giving and receiving of bribes? This includes promising, offering, giving, solicitation or receiving of anything of value, directly or indirectly, if improperly intended to influence action or obtain an advantage.	
35 b	Includes enhanced requirements regarding interaction with public officials?	
35 c	Includes a prohibition against the falsification of books and records (this may be within the ABC policy or any other policy applicable to the Legal Entity)?	
36	Does the Entity have controls in place to monitor the effectiveness of their ABC programme?	
37	Does the Board receive, assess, and challenge regular reporting on the status of the ABC programme?	
38	Has the Entity's ABC Enterprise Wide Risk Assessment (EWRA) been completed in the last 12 months?	
38 a	If N, provide the date when the last ABC EWRA was completed.	
39	Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment?	
40	Does the Entity's ABC EWRA cover the inherent risk components detailed below:	<b>P</b>
40 a	Potential liability created by intermediaries and	
	other third-party providers as appropriate	

industries in which the Entity does business, directly         40 c       Transactions, products or services, including those this involve statk-controlled entities or public officials         40 d       Corruption risks associated with gifts and hold contained and political contributions and proceedings?         40 o       Changes in business activities that may materially increase the Entity increase the Entity increase the Entity increase the Contribution or other independent third party cover ABC Policies and Proceedings?         42 a       Boast data service Committee Management       Image and an service Committee Management         42 a       Stat Line of Defence       Image and and service compliance activities subject ABC in the two been outsourced         43 b       Does the Entity invoke ABC training that is targeted to specific rose response provided in the above sector are representative of all the LE branches         44 a       If N, Garty Much questions the difference/s relate to and the branches that this applies to.         45 H       Happropriate provide and procedures control         46 A       Money taundering <th></th> <th></th> <th></th>			
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40 d       Computer vision second below of the and the comparison of the compari	40 c	that involve state-owned or state-controlled entities	
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สรรบบเลเธร	46         46 a         46 b         46 c         47         48         48 a         48 a1         48 b         49 a         49 a         49 b         49 c         49 d         49 e         49 f         49 g	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit dealing with another entity that provides services to shell banks Prohibit dealing and keeping of accounts for section 311 designated entities Prohibit opening and keeping of accounts for any of unlicensed hanks, exchanges houses, casa de cambio, bureaux de change or money transfer agents	

49 i	Define the process for escalating financial crime risk	
	issues/potentially suspicious activity identified by	
	employees	
49 j	Define the process, where appropriate, for	
,	terminating existing customer relationships due to	
	financial crime risk	
49 k	Define the process for exiting clients for financial	
	crime reasons that applies across the entity,	
	including foreign branches and affiliates	
49 I	Define the process and controls to identify and	
	handle customers that were previously exited for	
	financial crime reasons if they seek to re-establish a	
	relationship	
	Telationarip	
49 m	Outline the processes regarding screening for	
	sanctions, PEPs and Adverse Media/Negative News	
49 n	Outline the processes for the maintenance of	
45 11	internal "watchlists"	
50	Has the Entity defined a risk tolerance statement or	
	similar document which defines a risk boundary	
	around their business?	
51	Does the Entity have record retention procedures that	
	comply with applicable laws?	
51 a	If Y, what is the retention period?	
52	Confirm that all responses provided in the above	
	Section are representative of all the LE's branches	
52 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to.	
53	If appropriate, provide any additional	
	information/context to the answers in this section.	
	& SANCTIONS RISK ASSESSMENT	
6. AML, CTF 54	Does the Entity's AML & CTF EWRA cover the	
54	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below:	
54 54 a	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client	
54	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below:	
54 54 a	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client	
54 54 a 54 b	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel	
54 54 a 54 b 54 c 54 d	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography	
54 54 a 54 b 54 c	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the	
54 54 a 54 b 54 c 54 d 55	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:	
54 54 a 54 b 54 c 54 d 55 55 a	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring	
54 a 54 b 54 c 54 d 55 c 55 a 55 b	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence	
54 a 54 b 54 c 54 d 55 c 55 a 55 b 55 c	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification	
54 a 54 b 54 c 54 d 55 c 55 a 55 b	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening	
54 a 54 b 54 c 54 d 55 c 55 a 55 b 55 c	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification	
54 54 a 54 b 54 c 54 d 55 55 a 55 b 55 c 55 c 55 d	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening	
54 54 a 54 b 54 c 54 d 55 55 a 55 b 55 c 55 c 55 d	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative	
54           54 a           54 b           54 c           54 d           55 a           55 b           55 b           55 c           55 d           55 c           55 f	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education	
54           54 b           54 c           54 d           55 a           55 b           55 c           55 c           55 d           55 e           55 f           55 g	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance	
54           54 b           54 c           54 d           55 a           55 a           55 b           55 c           55 d           55 f           55 g           55 h	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information	
54           54 b           54 c           54 d           55 a           55 b           55 c           55 c           55 d           55 e           55 f           55 g	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed	
54           54 a           54 b           54 c           54 d           55 a           55 a           55 c           55 c           55 d           55 c           55 d           55 c           55 f           55 g           55 h           56	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months?	
54           54 a           54 b           54 c           54 d           55 a           55 b           55 c           55 d           55 c           55 d           55 f           55 g           55 h	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF	
54           54 a           54 b           54 c           54 d           55 a           55 b           55 c           55 d           55 c           55 d           55 c           55 f           55 g           55 h           56	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months?	
54           54 a           54 b           54 c           54 d           55 a           55 b           55 c           55 d           55 c           55 d           55 c           55 f           55 g           55 h           56	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF	
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54           54 a           54 b           54 c           54 d           55 a           55 b           55 c           55 d           55 c           55 d           55 c           55 d           55 f           55 f           55 h           56           56 a	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed.	
54           54 a           54 b           54 c           54 d           55 a           55 a           55 c           55 c           55 d           55 c           55 d           55 c           55 f           55 g           55 h           56	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent	
54         54 a         54 b         54 c         54 d         55 a         55 b         55 c         55 c         55 d         55 f         55 f         55 f         56 a         57	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below:	
54           54 a           54 b           54 c           54 d           55 a           55 b           55 c           55 d           55 c           55 d           55 f           55 g           55 h           56           56           57           57 a	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client	
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54           54 a           54 b           54 c           54 d           55 a           55 b           55 b           55 c           55 d           55 c           55 d           55 c           55 d           55 f           55 g           55 h           56           56           57           57 a           57 b           57 c	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography	
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54           54 a           54 b           54 c           54 d           55 a           55 b           55 c           55 c           55 d           55 c           55 d           55 f           55 g           55 h           56           56 a           57 a           57 c           57 c           57 d           58	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below:	
54           54 a           54 b           54 c           54 d           55 a           55 b           55 c           55 d           55 c           55 d           55 c           55 d           55 f           55 g           55 h           56           57 a           57 a           57 d           58 a	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: Customer Due Diligence	
54           54 a           54 b           54 c           54 d           55 a           55 a           55 b           55 c           55 d           55 d           55 f           55 d           55 f           55 d           55 f           55 d           55 f           55 d           57 d           57 d           57 d           58 a           58 a           58 b	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: Customer Due Diligence Governance	
54           54 a           54 b           54 c           54 d           55 a           55 b           55 c           55 d           55 c           55 d           55 c           55 d           55 f           55 g           55 h           56           57 a           57 a           57 d           58 a	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: Customer Due Diligence	

58 e	Name Screening	
58 f	Transaction Screening	
-	<u>,</u>	
58 g	Training and Education	
59	Has the Entity's Sanctions EWRA been completed in	
	the last 12 months?	
50 -		
59 a	If N, provide the date when the last Sanctions	
	EWRA was completed.	
60	Confirm that all responses provided in the above	
	Section are representative of all the LE's branches	
60 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to.	
61	If appropriate, provide any additional	
	information/context to the answers in this section.	
7. KYC, CE	DD and EDD	
62	Does the Entity verify the identity of the customer?	
63	Do the Entity's policies and procedures set out when	
	CDD must be completed, e.g. at the time of	
	onboarding or within 30 days?	
64	Which of the following does the Entity gather and	
	retain when conducting CDD? Select all that apply:	
64 a	Customer identification	
64 b	Expected activity	
64 c	Nature of business/employment	
64 d	Ownership structure	
64 e	Product usage	
64 f	Purpose and nature of relationship	
64 g	Source of funds	
64 h	Source of wealth	
65	Are each of the following identified:	
65 a	Ultimate beneficial ownership	
65 a1		
	Are ultimate beneficial owners verified?	
65 b	Authorised signatories (where applicable)	
65 c	Key controllers	
65 d	Other relevant parties	
66	What is the Entity's minimum (lowest) threshold	
00		
	applied to beneficial ownership identification?	
67	Does the due diligence process result in customers	
	receiving a risk classification?	
67 a	If Y, what factors/criteria are used to determine the	
07 a		
	customer's risk classification? Select all that apply:	
67 a1	Product Usage	
67 a2	Geography	
67 a3	Business Type/Industry	
67 a4	Legal Entity type	
67 a5	Adverse Information	
67 a6	Other (specify)	
<u></u>	En bisk delen en individuel er den en individuel	
68	For high risk non-individual customers, is a site visit a	
	part of your KYC process?	
68 a	If Y, is this at:	
68 a1	Onboarding	
	-	
68 a2	KYC renewal	
68 a3	Trigger event	
68 a4	Other	
68 a4a		
00 a4a	If yes, please specify "Other"	
69	Does the Entity have a risk based approach to	
	screening customers for Adverse Media/Negative	
	News?	
69 a	If Y, is this at:	
69 a1	Onboarding	
69 a2	KYC renewal	

69 a3	Trigger event	
70	What is the method used by the Entity to screen for	
	Adverse Media/Negative News?	
71	Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	
71 a	If Y, is this at:	
71 a1	Onboarding	
71 a2	KYC renewal	
71 a3	Trigger event	
72	What is the method used by the Entity to screen PEPs?	<b>テ</b>
73	Does the Entity have policies, procedures and processes	
	to review and escalate potential matches from screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	
74	Is KYC renewed at defined frequencies based on risk rating (Periodic Reviews)?	
74 a	If yes, select all that apply:	
74 a1	Less than one year	
74 a2	1 – 2 years	
74 a3	3 – 4 years	
74 a4	5 years or more	
74 a5	Trigger-based or perpetual monitoring reviews	=
74 a6	Other (Please specify)	
75	Does the Entity maintain and report metrics on current and past periodic or trigger event due diligence reviews?	
76	From the list below, which categories of customers or industries are subject to EDD and/or are restricted, or prohibited by the Entity's FCC programme?	
76 a	Arms, defence, military	<b>7</b>
76 b	Respondent Banks	
76 b1	If EDD or restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2022?	
76 c	Embassies/Consulates	
76 d	Extractive industries	
76 e	Gambling customers	
76 f	General Trading Companies	
76 g	Marijuana-related Entities	
76 h	MSB/MVTS customers	
76 i		
	Non-account customers	
76 j	Non-Government Organisations	
76 k	Non-resident customers	
76 I	Nuclear power	
76 m	Payment Service Providers	
76 n	PEPs	
76 o	PEP Close Associates	
76 p	PEP Related	
76 q	Precious metals and stones	
76 r	Red light businesses/Adult entertainment	=
76 s	· · ·	
76 t	Regulated charities	
	Shell banks	
76 u	Shell banks Travel and Tour Companies	
76 u 76 v	Shell banks Travel and Tour Companies Unregulated charities	
76 u 76 v 76 w	Shell banks Travel and Tour Companies Unregulated charities Used Car Dealers	
76 u 76 v 76 w 76 x	Shell banks Travel and Tour Companies Unregulated charities Used Car Dealers Virtual Asset Service Providers	
76 u 76 v 76 w 76 x 76 y	Shell banks         Travel and Tour Companies         Unregulated charities         Used Car Dealers         Virtual Asset Service Providers         Other (specify)	
76 u 76 v 76 w 76 x 76 y 777	Shell banks         Travel and Tour Companies         Unregulated charities         Used Car Dealers         Virtual Asset Service Providers         Other (specify)         If restricted, provide details of the restriction	
76 u 76 v 76 w 76 x 76 y	Shell banks         Travel and Tour Companies         Unregulated charities         Used Car Dealers         Virtual Asset Service Providers         Other (specify)	

78 a	If Y indicate who provides the approval:	
79	Does the Entity have specific procedures for	
	onboarding entities that handle client money such as	
	lawyers, accountants, consultants, real estate agents?	
80	Does the Entity perform an additional control or quality review on clients subject to EDD?	
81	Confirm that all responses provided in the above Section are representative of all the LE's branches	
81 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to	
82	If appropriate, provide any additional	
02	information/context to the answers in this section.	
	DRING & REPORTING	
83	Does the Entity have risk based policies, procedures	
	and monitoring processes for the identification and reporting of suspicious activity?	
84	What is the method used by the Entity to monitor	
	transactions for suspicious activities?	
84 a	If manual or combination selected, specify what	
	type of transactions are monitored manually	
	If automated or combination selected, are internal	
84 b	system or vendor-sourced tools used?	
84 b1	If 'Vendor-sourced tool' or 'Both' selected, what is	
04 51	the name of the vendor/tool?	
84 b2	When was the tool last updated?	
04 UZ	When was the tool last updated ?	
84 b3	When was the automated Transaction Monitoring	
	application last calibrated?	
85	Does the Entity have regulatory requirements to	
05	report suspicious transactions?	
85 a	If Y, does the Entity have policies, procedures and	
	processes to comply with suspicious transaction	
	reporting requirements?	
86	Does the Entity have policies, procedures and	
00	processes to review and escalate matters arising from	
	the monitoring of customer transactions and activity?	
87	Does the Entity have a data quality management programme to ensure that complete data for all	
	transactions are subject to monitoring?	
88	Does the Entity have processes in place to respond	
	to Request For Information (RFIs) from other entities	
	in a timely manner?	
89	Does the Entity have processes in place to send	
	Requests for Information (RFIs) to their customers in	
	a timely manner?	
90	Confirm that all responses provided in the above Section are representative of all the LE's branches	
90 a	If N, clarify which questions the difference/s relate to	
50 a	and the branch/es that this applies to	
91	If appropriate, provide any additional	
· ·	information/context to the answers in this section.	
9. PAYME	NT TRANSPARENCY	
92	Does the Entity adhere to the Wolfsberg Group	
	Payment Transparency Standards?	

93	Does the Entity have policies, procedures and	
	processes to comply with and have controls in place	
	to ensure compliance with:	
02 -		
93 a	FATF Recommendation 16	
93 b	Local Regulations	
93 b1	If Y, specify the regulation	
93 c	If N, explain	
94	Does the Entity have controls to support the inclusion of required and accurate originator information in cross border payment messages?	
95	Does the Entity have controls to support the inclusion of required beneficiary information cross-border payment messages?	
95 a	If Y, does the Entity have procedures to include beneficiary address including country in cross border payments?	
96	Confirm that all responses provided in the above Section are representative of all the LE's branches	
96 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
97	If appropriate, provide any additional information/context to the answers in this section.	
10. SANC	TIONS	
98	Does the Entity have a Sanctions Policy approved by	
	management regarding compliance with sanctions law applicable to the Entity, including with respect to its business conducted with, or through accounts held at foreign financial institutions?	
99	Does the Entity have policies, procedures, or other controls reasonably designed to prevent the use of another entity's accounts or services in a manner causing the other entity to violate sanctions prohibitions applicable to the other entity (including prohibitions within the other entity's local jurisdiction)?	
100	Does the Entity have policies, procedures or other controls reasonably designed to prohibit and/or detect actions taken to evade applicable sanctions prohibitions, such as stripping, or the resubmission and/or masking, of sanctions relevant information in cross border transactions?	
101	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	
102	What is the method used by the Entity for sanctions screening?	
102 a	If 'automated' or 'both automated and manual' selected:	
102 a1	Are internal system of vendor-sourced tools used?	
102 a1a	If a 'vendor-sourced tool' or 'both' selected, what is the name of the vendor/tool?	
102 a2	When did you last test the effectiveness (of finding true matches) and completeness (lack of missing data) of the matching configuration of the automated tool? (If 'Other' please explain in Question 110)	
103	Does the Entity screen all sanctions relevant data, including at a minimum, entity and location information, contained in cross border transactions against Sanctions Lists?	
104	What is the method used by the Entity?	

105		
105	Does the Entity have a data quality management	
	programme to ensure that complete data for all	
	transactions are subject to sanctions screening?	
400	Select the Sanctions Lists used by the Entity in its	
106	5 5	
	sanctions screening processes:	
106 a	Consolidated United Nations Security Council	
	Sanctions List (UN)	
106 b	United States Department of the Treasury's Office of	
	Foreign Assets Control (OFAC)	
106 c	Office of Financial Sanctions Implementation HMT	
	(OFSI)	
106 d	European Union Consolidated List (EU)	
106 e	Lists maintained by other G7 member countries	
106 f	Other (specify)	
107	When regulatory authorities make updates to their	
107	Sanctions list, how many business days before the	
	entity updates their active manual and/or automated	
	screening systems against:	
107 a	Customer Data	
107 b	Transactions	
108	Does the Entity have a physical presence, e.g.	
	branches, subsidiaries, or representative offices	
	located in countries/regions against which UN, OFAC,	
	OFSI, EU or G7 member countries have enacted	
	comprehensive jurisdiction-based Sanctions?	
100		
109	Confirm that all responses provided in the above	
	Section are representative of all the LE's branches	
109 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to.	
110	If appropriate, provide any additional	
	information/context to the answers in this section.	
11. TRAININ	G & EDUCATION	
11. TRAININ 111		
	G & EDUCATION	
	<b>G &amp; EDUCATION</b> Does the Entity provide mandatory training, which includes:	
111	<b>G &amp; EDUCATION</b> Does the Entity provide mandatory training, which	
111 111 a	G & EDUCATION Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to government authorities	
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111 111 a	G & EDUCATION Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to government authorities Examples of different forms of money laundering, terrorist financing and sanctions violations relevant	
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111 111 a	G & EDUCATION         Does the Entity provide mandatory training, which includes:         Identification and reporting of transactions to government authorities         Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered         Internal policies for controlling money laundering,	
111 111 a 111 b 111 c	G & EDUCATION         Does the Entity provide mandatory training, which includes:         Identification and reporting of transactions to government authorities         Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered         Internal policies for controlling money laundering, terrorist financing and sanctions violations	
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111 111 a 111 b 111 c 111 d 111 e 111 f 112	G & EDUCATION         Does the Entity provide mandatory training, which includes:         Identification and reporting of transactions to government authorities         Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered         Internal policies for controlling money laundering, terrorist financing and sanctions violations         New issues that occur in the market, e.g. significant regulatory actions or new regulations         Conduct and Culture         Fraud         Is the above mandatory training provided to:	
111 111 a 111 b 111 c 111 c 111 d 111 e 111 f 112 112 a	G & EDUCATION         Does the Entity provide mandatory training, which includes:         Identification and reporting of transactions to government authorities         Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered         Internal policies for controlling money laundering, terrorist financing and sanctions violations         New issues that occur in the market, e.g. significant regulatory actions or new regulations         Conduct and Culture         Fraud         Is the above mandatory training provided to:         Board and Senior Committee Management	
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111 111 a 111 b 111 c 111 c 111 c 111 d 111 e 111 f 112 a 112 b 112 c 112 d	G & EDUCATION         Does the Entity provide mandatory training, which includes:         Identification and reporting of transactions to government authorities         Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered         Internal policies for controlling money laundering, terrorist financing and sanctions violations         New issues that occur in the market, e.g. significant regulatory actions or new regulations         Conduct and Culture         Fraud         Is the above mandatory training provided to:         Board and Senior Committee Management         1stLine of Defence         2nd Line of Defence         3rd Line of Defence	
111 111 a 111 b 111 c 111 c 111 c 111 d 111 e 111 f 112 a 112 b 112 c	G & EDUCATION         Does the Entity provide mandatory training, which includes:         Identification and reporting of transactions to government authorities         Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered         Internal policies for controlling money laundering, terrorist financing and sanctions violations         New issues that occur in the market, e.g. significant regulatory actions or new regulations         Conduct and Culture         Fraud         Is the above mandatory training provided to:         Board and Senior Committee Management         1st Line of Defence         2rd Line of Defence         3rd Line of Defence         Third parties to which specific FCC activities have	
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111 111 a 111 b 111 c 111 c 111 c 111 d 111 e 111 f 112 a 112 b 112 c 112 d 112 c 112 d 112 e 112 f	G & EDUCATION         Does the Entity provide mandatory training, which includes:         Identification and reporting of transactions to government authorities         Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered         Internal policies for controlling money laundering, terrorist financing and sanctions violations         New issues that occur in the market, e.g. significant regulatory actions or new regulations         Conduct and Culture         Fraud         Is the above mandatory training provided to:         Board and Senior Committee Management         1st Line of Defence         2nd Line of Defence         Third parties to which specific FCC activities have been outsourced         Non-employed workers (contractors/consultants)         Does the Entity provide AML, CTF & Sanctions training	
111 111 a 111 b 111 c 111 c 111 c 111 d 111 e 111 f 112 a 112 b 112 c 112 d 112 c 112 d 112 e 112 f	G & EDUCATION         Does the Entity provide mandatory training, which includes:         Identification and reporting of transactions to government authorities         Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered         Internal policies for controlling money laundering, terrorist financing and sanctions violations         New issues that occur in the market, e.g. significant regulatory actions or new regulations         Conduct and Culture         Fraud         Is the above mandatory training provided to:         Board and Senior Committee Management         1stLine of Defence         3rd Line of Defence         Thrid parties to which specific FCC activities have been outsourced         Non-employed workers (contractors/consultants)         Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and	
111 111 a 111 b 111 c 111 c 111 c 111 d 111 e 111 c 112 a 112 b 112 c 112 d 112 c 112 d 112 e 112 f 113	G & EDUCATION         Does the Entity provide mandatory training, which includes:         Identification and reporting of transactions to government authorities         Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered         Internal policies for controlling money laundering, terrorist financing and sanctions violations         New issues that occur in the market, e.g. significant regulatory actions or new regulations         Conduct and Culture         Fraud         Is the above mandatory training provided to:         Board and Senior Committee Management         1st Line of Defence         2nd Line of Defence         Third parties to which specific FCC activities have been outsourced         Non-employed workers (contractors/consultants)         Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high-risk products, services and activities?	
111 111 a 111 b 111 c 111 c 111 c 111 c 111 d 112 a 112 b 112 c 112 d 112 c 112 d 112 c 112 d 112 f 113 114	G & EDUCATION         Does the Entity provide mandatory training, which includes:         Identification and reporting of transactions to government authorities         Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered         Internal policies for controlling money laundering, terrorist financing and sanctions violations         New issues that occur in the market, e.g. significant regulatory actions or new regulations         Conduct and Culture         Fraud         Is the above mandatory training provided to:         Board and Senior Committee Management         1st Line of Defence         2nd Line of Defence         Third parties to which specific FCC activities have been outsourced         Non-employed workers (contractors/consultants)         Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high-risk products, services and activities?         Does the Entity provide customised training for AML, CTF and Sanctions staff?	
111 111 a 111 b 111 c 111 c 111 c 111 d 111 e 111 c 112 a 112 b 112 c 112 d 112 c 112 d 112 e 112 f 113	G & EDUCATION         Does the Entity provide mandatory training, which includes:         Identification and reporting of transactions to government authorities         Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered         Internal policies for controlling money laundering, terrorist financing and sanctions violations         New issues that occur in the market, e.g. significant regulatory actions or new regulations         Conduct and Culture         Fraud         Is the above mandatory training provided to:         Board and Senior Committee Management         1st Line of Defence         2nd Line of Defence         Third parties to which specific FCC activities have been outsourced         Non-employed workers (contractors/consultants)         Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high-risk products, services and activities?	

115 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
	14 · · · · · · · · · · · · · · · · · · ·	
116	If appropriate, provide any additional information/context to the answers in this section.	
12. QUALITY	ASSURANCE /COMPLIANCE TESTING	
117	Does the Entity have a program wide risk based	
	Quality Assurance programme for financial crime (separate from the independent Audit function)?	
118	Does the Entity have a program wide risk based Compliance Testing process (separate from the independent Audit function)?	
119	Confirm that all responses provided in the above Section are representative of all the LE's branches	
119 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
120	If appropriate, provide any additional information/context to the answers in this section.	
13. AUDIT		
13. AUDII 121	In addition to inspections by the government	
	supervisors/regulators, does the Entity have an internal audit function, a testing function or other independent third party, or both, that assesses FCC AML, CTF, ABC, Fraud and Sanctions policies and practices on a regular basis?	
122	How often is the Entity audited on its AML, CTF, ABC, Fraud and Sanctions programme by the following:	
122 a	Internal Audit Department	
122 b	External Third Party	
123	Does the internal audit function or other independent third party cover the following areas:	
123 a	AML, CTF, ABC, Fraud and Sanctions policy and procedures	
123 b	Enterprise Wide Risk Assessment	
123 c 123 d	Governance KYC/CDD/EDD and underlying methodologies	
123 u 123 e	Name Screening & List Management	
123 f	Reporting/Metrics & Management Information	
123 g	Suspicious Activity Filing	
123 h	Technology	
123 i	Transaction Monitoring	
123 j 123 k	Transaction Screening including for sanctions Training & Education	
123 I	Other (specify)	
124	Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and completeness?	
125	Confirm that all responses provided in the above section are representative of all the LE's branches	
125 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
126	If appropriate, provide any additional information/context to the answers in this section.	
14. FRAUD		
127	Does the Entity have policies in place addressing fraud risk?	
128	Does the Entity have a dedicated team responsible for preventing & detecting fraud?	

129	Does the Entity have real time monitoring to detect fraud?	
130	Do the Entity's processes include gathering	
	additional information to support its fraud controls, for	
	example: IP address, GPS location, and/or device ID?	
131	Confirm that all responses provided in the above	
	section are representative of all the LE's branches	
131 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to.	
132	If appropriate, provide any additional	
132	information/context to the answers in this section.	
Declaration Statement		
Wolfsberg Group Correspondent Banking Due Diligence Questionnaire 2023 (CBDDQ V1.4)		
Declaration Statement (To be signed by Global Head of Correspondent Banking or equivalent position holder AND Group Money Laundering Prevention Officer, Global Head of Anti- Money Laundering, Chief Compliance Officer, Global Head of Financial Crimes Compliance OR equivalent)		
(Financial Institution name) is fully committed to the fight against financial crime and makes		
every effort to remain in full compliance with all applicable financial crime laws, regulations and standards in all of the jurisdictions in which it does business and holds accounts.		
The Financial Institution understands the critical importance of having effective and sustainable controls to combat financial crime in order to protect its reputation and to meet its		
legal and regulatory obligations.		
The Einspeid locitudes recompose the importance of transportance vegerating parties to transportance is interactional payments and has adapted to adapted to adapted to adapted to adapted to adapte the complete the		
The Financial Institution recognises the importance of transparency regarding parties to transactions in international payments and has adopted/is committed to adopting these standards.		
The Financial Institution further certifies it complies with / is working to comply with the Wolfsberg Correspondent Banking Principles and the Wolfsberg Trade Finance Principles.		
The information provided in this Wolfsberg CBDDQ will be kept current and will be updated no less frequently than every eighteen months.		
The Financial Institution commits to file accurate supplemental information on a timely basis.		
I, (Global Head of Correspondent Banking or equivalent), certify that I have read and understood this declaration, that		
the answers provided in this Wolfsberg CBDDQ are complete and correct to my honest belief, and that I am authorised to execute this declaration on behalf of the Financial Institution.		
monutation		
I, (MLRO or equivalent), certify that I have read and understood this declaration, that the answers provided in this		
Wolfsberg CBDDQ are complete and correct to my honest belief, and that I am authorised to execute this declaration on behalf of the Financial Institution.		
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Mindeleon FID July 3, 2023 (Signature & Date)		
(Signature & Date)		