

OCBC Bank Anti-Money Laundering /Countering the Financing of Terrorism and Sanctions Notice

As part of the international financial market, Macau 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 Macau 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.

As a subsidiary of OCBC Group, OCBC Bank and its subsidiaries are committed to complying with the sanctions laws and regulations issued by applicable authorities. In order to safeguard the OCBC Group as well as our customers' business reputation, assets and interests, we will proactively take measures to combat financial crime. For more details, please refer to the Appendix for OCBC Group Anti-Money Laundering /Countering the Financing of Terrorism and Sanctions Notice.

OCBC Bank (Macau) Limited

Appendix

OCBC Group Anti-Money Laundering /Countering the Financing of Terrorism and Sanctions Notice

As a global financial hub, Singapore 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 Singapore 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 Group – i.e. OCBC Bank and its subsidiaries, branches in and outside Singapore – are committed to complying with the sanctions laws and regulations issued by the Singapore Government including the Monetary Authority of Singapore, the United Nations Security Council, the European Union, the United States Treasury Department's Office of Foreign Assets Control and the United Kingdom's Office of Financial Sanctions Implementation of HM Treasury as well as the applicable laws and regulations of the jurisdictions in which we operate. OCBC Group does not establish business relationships or transact with sanctioned individuals, entities, sanctioned countries or territories (such as North Korea, Iran, Syria, Cuba, Crimea, Donetsk, Luhansk, Kherson and Zaporizhzhia) ^[1], where such relationships or transactions are non-compliant with the above sanctions laws and regulations, or are against the OCBC Group's 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;
- Rejecting or blocking transactions that are not permitted by the applicable laws, regulations and policies; and
- Suspending or imposing any conditions on the access 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.

^[1]This includes the use of OCBC's electronic services [including electronic banking channels and/or platforms] from the sanctioned countries or territories.