

CIMB GROUP SANCTIONS POLICY STATEMENT

CIMB Group as a responsible member of the international financial community, complies with all sanctions laws and regulations administered and enforced by the Malaysian Government, the United Nations (UN), the United Kingdom (UK) the European Union (EU), the United States (US), other regulators or * Law Enforcement Agencies (LEA) recognized by Malaysia as well as applicable sanctions laws and regulations in the jurisdictions in which it operates and has dealings, including the sanctions practices adopted by its Agent / correspondent banks (collectively referred to as the “Sanctions Programs”).

CIMB Group has established its own Sanctions Policy and Procedure that stipulates the requirements by which CIMB Group must comply with, to meet the above obligations. This includes:

- (a) Screening customers and transactions against the list issued under the Sanctions Programs and CIMB Groups Internal List to prevent dealings with sanctioned parties;
- (b) Conducting due diligence of a customer at on-boarding, transactional and on periodic basis to determine if the customer intends to engage or engages in activities with sanctioned countries or dual goods;
- (c) Blocking and rejecting transactions that hit the list issued under the Sanctions Programs in accordance with CIMB Groups obligations under the Sanctions Programs; and
- (d) Forbidding and limiting business activities, relationships and transactions that CIMB Group believes:
 - i. either directly or indirectly, involves the opening or maintaining of accounts for persons or entities prohibited under the Sanctions Programs;
 - ii. either directly or indirectly engages with persons, entities, country or vessels prohibited under the Sanctions Program;
 - iii. may potentially circumvent or contravene the spirit of the Sanctions Programs;
 - iv. are residing in, or operating from a country/location prohibited under the Sanctions Program.

* Law Enforcement Agencies are government agencies responsible for the enforcement of laws.