

Dear Sir/Madam,

As per our Regulator's Audit and Compliance requirement, a periodic review of AML/KYC exercise must be conducted for all our correspondent Banks AND FI counter parties. Therefore, we attach herewith our AML/KYC questionnaires for your completion.

A. BASIC INFORMATION:

1. Name of the Institution: Habib Bank Limited İstanbul Türkiye Main Branch
2. Registered Address: Abide-i Hürriyet Cad. Geçit Sok. Norm İş Merkezi, No.6-A 34381 Şişli İstanbul Türkiye
3. Website Address: www.hbl.com.tr
4. Principal Business Activities: Banking
5. Regulatory Authority with country: BDDK (Banking Regulation and Supervision Agency)
6. Operational Status: Active

Does your Bank maintain a physical presence in the licensing country? Yes

B. OWNERSHIP / MANAGEMENT

7. Is your institution listed on any stock exchange? If so, which stock exchange?
- No
8. If 'No' to Q7, please provide a list of the major shareholders holding more than 10 percent shares of your institution
- Habib Bank Limited Karachi Pakistan (Head Office Karachi)

C. ANTI-MONEY LAUNDERING AND TERRORIST FINANCING CONTROLS

If you answer 'no' to any question, additional information can be supplied at the end of the questionnaire.

I. General AML and CFT Policies, Practices and Procedures:

9. Does your institution have in place policies and procedures approved by your institution's board or senior management to prevent Money Laundering and Combat Financing of Terrorism?
- Yes
10. Does your institution have a legal and regulatory compliance program that includes a designated officer that is responsible for coordinating and overseeing the AML/CFT framework?
- Yes
11. Has your institution developed written policies documenting the processes that they have in place to prevent, detect and report suspicious transactions?
- Yes
12. Does your institution have a policy prohibiting accounts/relationships with shell banks? (A shell bank is defined as a bank incorporated in a jurisdiction in which it has no physical presence, and which is unaffiliated with a regulated financial group.)
- Yes
13. Does your institution permit the opening of anonymous or numbered accounts by customers?
- No
14. Does your institution have policies to reasonably ensure that they will not conduct transactions with or on behalf of shell banks through any of its accounts or products?
- Yes
15. Does your institution have policies covering relationships with Politically Exposed Persons (PEP's), their family and else associates?
- Yes
16. Does your institution have policies and procedures that require keeping all the records related to customer's identification and their transactions? If 'Yes', for how long?
- Yes, 10 years

II. Risk Assessment

17. Does your institution have a risk-based assessment of its customer base and their transactions?
- Yes
18. Does your institution determine the appropriate level of enhanced due diligence necessary for those categories of customers and transactions that the FI has reason to believe pose a heightened risk of illicit activities at or through the FI?
- Yes

III. Know Your Customer, Due Diligence and Enhanced Due Diligence

19. Has your institution implemented processes for the identification of those customers on whose behalf it maintains or operates accounts or conducts transactions?

- Yes

20. Does your institution have a requirement to collect information regarding its customers' business activities?

- Yes

21. Does your institution have a process to review and, where appropriate, update customer information relating to high risk client information?

- Yes

22. Does your institution have procedures to establish a record for each new customer noting their respective identification documents and 'Know Your Customer' information?

- Yes

23. Does your institution complete a risk-based assessment to understand the normal and expected transactions of its customers?

- Yes

IV. Report able Transactions for Prevention and Detection of ML/TF

24. Does your institution have policies or practices for the identification and reporting of transactions that are required to be reported to the authorities?

- Yes

25. Where cash transaction reporting is mandatory, does your institution have procedures to identify transactions structured to avoid such obligations?

- Yes

26. Does your institution screen customers and transactions against lists of persons, entities or countries issued by government/competent authorities or under the UN Security Council Resolution?

- Yes

27. Does your institution have policies to reasonably ensure that it only operates with correspondent banks that possess licenses to operate in their countries of origin?

- Yes

V. Transaction Monitoring

28. Does your institution have a monitoring system / program for unusual and potentially suspicious activity that covers funds transfers and monetary instruments such as traveler's checks, money orders, etc.

- Yes

VI. AML Training

29. Does your institution provide AML and CFT training to relevant employees of your organization?

- Yes

30. Does your institution communicate new AML related laws or changes to existing AML related policies or practices to relevant employees?

- Yes

31. Does your institution provide AML training to relevant third parties if they are employed to carry out some of the functions of your organization?

- Yes

D. GENERAL

32. Do the responses provided in this Declaration apply to the following entities: Head Office and all domestic branches Overseas branches Domestic subsidiaries Overseas subsidiaries:

- No, HBL Turkey is a Branch of HBL Karachi Pakistan but according to local regulation HBL Turkey is a separate bank which has Head Office in Karachi Pakistan, HBL Turkey only one Branch in Turkey, and this declaration has own responsibility.

If the response to any of the above is 'No', please provide a list of the branches and / or subsidiaries that are excluded, including the name of the institution, location and contact details.

I, the undersigned, confirm to the best of my knowledge that the information provided in this questionnaire is current, accurate and representative of the anti-money laundering and anti-terrorist financing policies and procedures that are established in my institution.

I also confirm that I am authorized to complete this questionnaire on behalf of my institution.



Signature:

Name: Haluk Çakar

Designation: Head of Compliance

Date: 07.04.2020

Contact No: +90 555-4419090

Email: haluk.cakar@hbl.com

Appreciate if you could complete and return the attached Anti Money Laundering (AML/KYC) Questionnaire within 2 Weeks via SWIFT (EXBKBDH) or email: id(at)eximbankbd.com,eximkyc(at)eximbankbd.com or by mail to the following address :

Export Import Bank of Bangladesh Limited International Division
Head Office,'Symphony'Plot-SE(F) 9, Road No-142, Gulshan Avenue, Dhaka-1212, Bangladesh.
Softcopy of the above questionnaire is available upon request.

Kindly note that we need the questionnaire to be supported with the following documents:

- i) A copy of your bank license
- ii) A copy of your latest Patriot Act certification
- iii) A copy of your Anti-money laundering policies
- iv) FATCA Status and completed W8BENE Form

We once again reiterate our pleasure and thanks to mention how highly we value our relationship with your good bank and looking forward to its continuation in better way for our mutual benefit.

Best regards

MD. ISRAIL KHAN
Executive Vice President Head of International Division
Export Import Bank of Bangladesh Limited