

Anti-Money Laundering Declaration

Bank Mandiri (Europe) Limited (BMEL) ensures that its senior management and employees are committed to complying with all legislation and appropriate guidelines designed to combat money laundering activity, the funding of terrorist or criminal activity and has developed this declaration in order to provide all the relevant information you may require from the bank to supplement the completion of your Anti-Money Laundering Questionnaire. This declaration is reviewed and updated at least annually.

Customer Information:

Legal name of Institution:	Bank Mandiri (Europe) Limited	
Registered Address:	4 Thomas More Square, Thomas More Street, London E1W 1YW	
Legal Status:	UK Bank.	
Company Registration No:	3793679	
Authorised/Supervisor:	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority	
FSR – FRN ¹ :	204424	
Principal Activities:	Commercial banking including taking deposits and foreign exchange.	
History:	Established 31 st July, 1999 as a wholly owned subsidiary of PT Bank Mandiri (Persero) Tbk following the merger of PT Bank Bumi Daya (Persero), PT Bank Dagang Negara (Persero), PT Bank Ekspor Impor Indonesia (Persero) and PT Bank Pembangunan Indonesia (Persero).	
Executive Management:	I Nyoman Gede Suarja, Chief Executive	
Shareholder/Ownership:	PT Bank Mandiri (Persero) Tbk Jakarta, Indonesia	100%
External Auditor:	Deloitte LLP	

¹ Financial Services Register - Firm Reference Number
July 2018

Anti-Money Laundering Questionnaire

Should BMEL answer “no” to any question, additional information will be supplied at the end of the questionnaire.

I. General AML Policies, Practices and Procedures:	Yes	No
1. Is the AML compliance program approved by the Financial Institution's (FI) board or a senior committee?	X	
2. Does the FI have a legal and regulatory compliance program that includes a designated officer that is responsible for coordinating and overseeing the AML framework?	X	
3. Has the FI developed written policies documenting the processes that they have in place to prevent, detect and report suspicious transactions?	X	
4. In addition to inspections by the government supervisors / regulators, does the FI client have an internal audit function or other independent third party that assesses AML policies and practices on a regular basis?	X	
5. Does the FI have a policy prohibiting accounts/relationships with shell banks? (<i>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.</i>)	X	
6. Does the FI 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?	X	
7. Does the FI have policies covering relationships with Politically Exposed Persons (PEP's), their family and close associates?	X	
8. Does the FI have record retention procedures that comply with applicable law?	X	
9. Does the FI's require that its AML policies and practices be applied to all branches and subsidiaries of the FI both in the home country and in locations outside of that jurisdiction?	X	
II. Risk Assessment	Yes	No
10. Does the FI have a risk-based assessment of its customer base and their transactions?	X	
11. Does the FI 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?	X	
III. Know Your Customer, Due Diligence and Enhanced Due Diligence	Yes	No
12. Has the FI implemented processes for the identification of those customers on whose behalf it maintains or operates accounts or conducts transactions?	X	
13. Does the FI have a requirement to collect information regarding its customers' business activities?	X	
14. Does the FI assess its FI customers' AML policies or practices?	X	
15. Does the FI have a process to review and, where appropriate, update customer information relating to high risk client information?	X	
16. Does the FI have procedures to establish a record for each new customer noting their respective identification documents and 'Know Your Customer' information?	X	
17. Does the FI complete a risk-based assessment to understand the normal and expected transactions of its customers?	X	

IV. Reportable Transactions and Prevention and Detection of Transactions with Illegally Obtained Funds	Yes	No
18. Does the FI have policies or practices for the identification and reporting of transactions that are required to be reported to the authorities?	X	
19. Where cash transaction reporting is mandatory, does the FI have procedures to identify transactions structured to avoid such obligations?	X	
20. Does the FI screen customers and transactions against lists of persons, entities or countries issued by government/competent authorities?	X	
21. Does the FI have policies to reasonably ensure that it only operates with correspondent banks that possess licenses to operate in their countries of origin?	X	
22. Does the FI adhere to the Wolfsberg Transparency Principles and the appropriate usage of the SWIFT MT 202/202COV and MT 205/205COV message formats?	X	
V. Transaction Monitoring	Yes	No
23. Does the FI have a monitoring program for unusual and potentially suspicious activity that covers funds transfers and monetary instruments such as travelers checks, money orders, etc?	X	
VI. AML Training	Yes	No
24. Does the FI provide AML training to relevant employees that includes: <ul style="list-style-type: none"> • Identification and reporting of transactions that must be reported to government authorities. • Examples of different forms of money laundering involving the FI's products and services. • Internal policies to prevent money laundering. 	X	
25. Does the FI retain records of its training sessions including attendance records and relevant training materials used?	X	
26. Does the FI communicate new AML related laws or changes to existing AML related policies or practices to relevant employees?	X	
27. Does the FI employ third parties to carry out some of the functions of the FI?		X
28. If the answer to question 26 is yes, does the FI provide AML training to relevant third parties that includes: <ul style="list-style-type: none"> • Identification and reporting of transactions that must be reported to government authorities. • Examples of different forms of money laundering involving the FI's products and services. • Internal policies to prevent money laundering. 		n/a, do not employ agents

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