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## Due Diligence Questionnaire

### Part I: Corporate information

1. Company name:

China Merchants Bank Co., Ltd.

2. Registered address:

China Merchants Bank Tower, No.7088 Shennan Boulevard, Shenzhen, China

3. Physical address of your Head Office:

China Merchants Bank Tower, No.7088 Shennan Boulevard, Shenzhen, China

4. Country of incorporation:

China

5. Identify type of financial institution:

Joint stock commercial bank

6. Is your bank publicly owned?

Yes

7. Name of stock exchange: Shanghai Stock Exchange & Hong Kong Stock

Exchange

8. Does your institution have beneficial owners who own, control or have power to vote for 20 percent or more of any class of voting securities or other voting interest. If so, please provide the name(s) and address(es) of the beneficial owner(s).

No.

9. Please provide the names of the senior management team and latest financial statement of your bank.

Please refer to our latest annual report on our website.

10. Do you publish the related party's dealing?

Yes

### Part II: Anti-money laundering controls

1. Has your country established laws designed to prevent money laundering and terrorist financing, and is your institution subject to such laws?

Yes

2. Please provide the name of the reporting agency or regulatory body for reporting suspicious

transactions of your bank in your country.

China Banking Regulatory Commission

The People's Bank of China

State Administration of Foreign Exchange

3. Which regulatory body oversees your bank's anti-money laundering and anti-terrorist financial arrangements?

The People's Bank of China

China Banking Regulatory Commission

State Administration of Foreign Exchange

4. Does your country adhere to the anti-money laundering recommendations and special terrorist financing recommendations developed by the financial action task force?

Yes

**Part III: AML policies and procedure**

1. Has your bank established written policies designed to combat money laundering and terrorist financing, including measures to obtain information about the true identity of your customers?

Yes

2. Does the written policies include internal control, procedures and employee training programmes for customer due diligence, anti-terrorist financing and anti-money laundering?

Yes

3. Do your anti-money laundering policies applicable to your offices in your country also apply to your overseas foreign branches and majority-owned subsidiaries?

Yes

4. Do your anti-money laundering policies adhere to your local laws?

Yes

5. Does your institution filter your customer account database as well as international telegraphic transfers for terrorist names?

Yes

5. Does your bank update your customer profiles regularly?

Yes

7. Does your bank conduct transactions for non-established customers(e.g. walk-ins) such as the sale of monetary instruments or wire transfers?

No

8. Does your institution have any anonymous or numbered accounts in your books?

No

9. Does your institution allow direct use of the correspondent account by third parties to transact business on their own behalf (i.e. payable-through accounts)?

No

10. Is there an established method at your bank for the monitoring and reporting suspicious activities and transactions to the appropriate authorities?

Yes

11. Does your bank have an established audit and compliance review function to assess your institution's anti-money laundering policies, procedures and control?

Yes

12. Does your institution maintain records on customer identification, account files and correspondence for a specific period of time, and cooperate with local authorities to facilitate their investigations and/or

prosecution of criminal actions?

Yes

13. Does your bank have procedure to identify customer that is being or in connection with "politically exposed persons" and to person enhance due diligence for such customers?

Yes

14. Does your bank have procedure to identify customer or activity that is in connection with certain high risk jurisdictions such as non-cooperative countries and territories?

Yes

15. If the answer to (14) is yes, does your internal policy require continuous monitoring of such customer and or activity?

Yes

16. Does your bank gather sufficient information about a respondent bank to understand their business, reputation, quality of supervision and regulatory history?

Yes

17. With respect to your relationship with your respondent bank, does your bank assess the respondent bank's anti-money laundering /anti-terrorist financing controls and are all new relationship approved by your bank's senior management?

Yes

18. Does your bank establish correspondent banking relationship with any bank that is

A. Shell Bank.

No

B. Operating under an offshore banking license.

No

C. Operating under a license issued by country identified by the PATF that have inadequate rules and practices that impede international cooperation in the fight against money laundering(i.e. Non-cooperative countries and territories) No

D. Operating under a license issued by a country designated by and government, regulatory body, inter-governmental body or United Nations as warranting special measures due to money laundering concerns.

No

E. Maintaining business relationship with terrorist suspects designated by any government, regulatory body, inter-governmental body or United Nations.

No

19. Does your bank have an established employee training program on anti-money laundering, prevention of terrorist financing and to assist them in identifying suspicious activities?

Yes

20. Does your bank's respondent bank maintain correspondent banking relationship with any other respondent bank account by third parties to transact business with their own behalf(i.e. payable-through account or nested account or nested account)?

No

#### **Part IV; Transaction monitoring**

1. Does your bank have procedures to screen for and prohibit transactions from sanctioned countries?

Yes

2. Does your bank have procedures to monitor transactions to identify unusual or potential suspicious activity?

Yes

3. Does your bank have procedures to report suspicious activity to competent government authorities consistent with local laws, rules and regulations?

Yes

4. Does your bank screen customers/transactions against lists administrative organization or local authority in your country of sanctioned countries/entities /individuals?

Yes

**Part VI:**

Please provide the following of your fine bank's compliance officer who oversees the anti-money laundering arrangements:.

Name: Mr. He Xiaohua

Title: Manager

Fax number: 86-755-83195095

Address: 10/F., China Merchants Bank Tower, No.7088 Shennan Boulevard, Shenzhen, China

On and for behalf of

China Merchants Bank



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Xia Jinqing

Deputy General Manager

Financial Institutions Dept.