



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

As a global financial hub, Hong Kong 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 Hong Kong 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 (Hong Kong) 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 and Crimea) <sup>[1]</sup>, 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.

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



## **華僑銀行反洗錢 / 反恐怖分子融資及制裁風險通知**

作為國際金融中心，香港承受來自洗錢、恐怖分子資金籌集和武器擴散資金籌集(統稱金融犯罪)的風險。由於此類非法活動可能涉及毒品交易、非法軍火交易、勒索、綁架、貪污、逃稅、無牌借貸、恐怖主義活動和其他嚴重罪行，為香港的社會和經濟，甚至國際金融市場帶來嚴重的損害。這不僅會導致罪案增加，並且會對合法業務帶來打擊。

作為華僑銀行集團的附屬公司，華僑銀行及其附屬公司 — 致力遵守有關當局發布的制裁法律及法規。為保障華僑銀行集團及客戶的商業信譽、資產及利益，我們將積極採取措施打擊金融犯罪。詳情請參閱<附件 - 華僑銀行集團反洗錢 / 反恐怖分子融資及制裁風險通知>。

華僑銀行(香港)有限公司

## **附件**

### **華僑銀行集團反洗錢 / 反恐怖分子融資及制裁風險通知**

作為國際金融中心，新加坡承受來自洗錢、恐怖分子資金籌集和武器擴散資金籌集(統稱金融犯罪)的風險。由於此類非法活動可能涉及毒品交易、非法軍火交易、勒索、綁架、貪污、逃稅、無牌借貸、恐怖主義活動和其他嚴重罪行，為新加坡的社會和經濟，甚至國際金融市場帶來嚴重的損害。這不僅會導致罪案增加，並且會對合法業務帶來打擊。

華僑銀行集團 — 即華僑銀行及其附屬公司、新加坡境內外的分支機構 — 致力於遵守新加坡政府(包括新加坡金融管理局)、聯合國安理會、歐盟、美國財政部海外資產控制辦公室及英國財政部金融制裁執行辦公室發布的制裁法律及法規，以及我們營運所在地區所適用的法律法規。華僑銀行集團不會與不符合上述制裁法律法規或違反華僑銀行集團內部反洗錢/反恐怖分子融資及制裁風險政策的受制裁人士、實體、國家或地區(如北韓、伊朗、敘利亞、古巴及克里米亞)<sup>[1]</sup>建立業務關係或進行交易。

我們將積極採取措施打擊金融犯罪，以保障集團及客戶的商業信譽、資產及利益。這些措施可能包括：

- 監測並分析客戶的賬戶活動；
- 如未能取得足夠資料進行監測和分析，我們將在有需要時聯繫客戶獲取更多資料，以確保符合相關法律、法規及政策要求；
- 拒絕或禁止相關法律、法規及政策所不允許的交易；以及
- 暫停或施加任何條款或限制客戶使用現行渠道操作銀行賬戶及使用銀行服務

如閣下收到我們的查詢，敬請合作及支持。

<sup>[1]</sup> 這包括在受制裁的國家或地區使用華僑銀行集團的電子服務(包括電子銀行渠道及/或平台)。