

As per our Central Bank, Saudi Arabian Monetary Agency (SAMA) guidelines / directives and as per our bank's internal KYC/AML guidelines, the following questions are intended to facilitate our understanding of the Anti Money Laundering Policies and Procedures in your institution. Please complete all questions and return your response along with requested documents by courier, with sending scanned copy BY E-Mail to the Attn of: Financial Institutions Dept Bank Al Bilad, Riyadh Head Office P.O. Box 140 Riyadh 11411, KSA

Information Submitted to: Bank ALBilad – Riyadh, K.S.A

I General Information

- a. Name of your organization:
- b. Bank / F.I. License No.& Date: License No :
 Date :
- c. Regulatory Name :
- d. Bank /F.I. Address:
- e. Registered Office Location :
- f. Head Office at:
- g. Principal Operating Office Location :
- h. E-mail:
- i. Website:
- j. AML Officer Contact details: Name:
 Title :
 Tel :
 Fax:
 E-mail
- l. If F.I shares publicly traded, please mention name of Stock exchanges:

II. General AML policies, Practices and Procedures: Yes No

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|----|--|--------------------------|--------------------------|
| 1. | Has the country in which you are located established laws designed to prevent money laundering? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. | Does your F.I. have a legal and regulatory compliance program that includes a designated Compliance Officer that is responsible for coordinating and overseeing the AML program on a day-to-day basis, which has been approved by Senior Management of the FI? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. | Does the law in your country require banks to have procedures for the prevention of money laundering? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. | Has your institution developed written policies documenting the processes that they have in place to prevent, detect and report suspicious transactions that has been approved by senior management/ Board of F.Is.? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. | In addition to inspections by the government supervisors/ regulators, does your F.I. client have an internal audit function or other independent third party that assesses AML policies and practices on a regular basis? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. | 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) | <input type="checkbox"/> | <input type="checkbox"/> |

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| 7 | Does your institution have policies covering relationships with politically exposed persons consistent with industry best practices? | <input type="checkbox"/> | <input type="checkbox"/> |
| 8 | Does your F.I. have appropriate record retention procedures pursuant to applicable law? | <input type="checkbox"/> | <input type="checkbox"/> |
| 9 | Does your institution require that its AML policies and practices be applied to all branches and subsidiaries of the financial institution in the home country and in locations outside of home country? | <input type="checkbox"/> | <input type="checkbox"/> |
| 10 | Does your country adhere to the 40 anti-money laundering recommendations and 9 special terrorist financing recommendations developed by the Financial Action Task Force (FATF)? If your country is not a member of the FATEF, please provide the name of the comparable organization to which your country belongs, e.g. the name of the FATF-style regional body to which your country belongs? | <input type="checkbox"/> | <input type="checkbox"/> |

III Risk Management

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|---|---|--------------------------|--------------------------|
| 1 | Does your F.I. have a risk focused assessment of its customer base and transactions of its customers? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 | Does your institution determine the appropriate level of enhanced due diligence necessary for those categories of customers and transactions that the institution has reason to believe pose a heightened risk of illicit activities at or through the institution? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 | Whether proper system is put in place to track transactions on the basis of risk classification of countries and you do not entertain transactions with High Risk categorized countries? | <input type="checkbox"/> | <input type="checkbox"/> |

IV Know Your Customer, Due Diligence and Enhanced Due Diligence

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|---|---|--------------------------|--------------------------|
| 1 | Has your institution implemented systems for identification of its clients, including client information in case of recorded transactions, account opening such as family name/ name of the firm, activities/ job, nationality, street address, tel. Number, country/ state that issued it? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 | Does your institution have procedures to establish a record for each client noting their respective identification documents and know your client information collected at account opening? Are copies of identification documents retain in your possession for reference? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 | Does your F.I. collect information and access its FI customers AML policies or practices? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 | Does your institution take steps to understand the normal and expected transactions of its customers based on its risk assessment of its customers? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5 | Does your institution open accounts for persons using ANONYMOUS names or those who demand that their ID is not to be disclosed? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6 | Does your AML/CTF/KYC policies & Procedures require identifying and prohibiting using third party of your correspondent banking accounts? | <input type="checkbox"/> | <input type="checkbox"/> |

V Reportable transactions and prevention and detection of transactions with illegally obtained funds

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|---|---|--------------------------|--------------------------|
| 1 | Does your institution have policies for the identification and reporting of transactions that are required to be reported to the authorities? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 | Does your institution screen transactions for clients or transactions the financial institutions deems to be of significantly high risk that special attention to such customer or transactions is necessary prior to completing any such transactions? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 | Does your institution have procedures to identify transaction structured to avoid large cash reporting requirements? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 | Does your institution have policies to reasonably ensure that they will not conduct transactions with or on behalf of shell bank through any of its accounts? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5 | Does your institution have policies to reasonably ensure that it only operates with correspondent banks that possess licenses to work in their countries of origin? | <input type="checkbox"/> | <input type="checkbox"/> |

VI Transaction Monitoring

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|-----|--|--------------------------|--------------------------|
| 1 | Does your F.I. have a monitoring program for suspicious or unusual activity that covers funds transfers and monetary instruments (such as traveller checks, money orders, etc)? | <input type="checkbox"/> | <input type="checkbox"/> |
| VII | AML Training | <input type="checkbox"/> | <input type="checkbox"/> |
| 1 | Does your institution provide AML training to relevant employees that include identification and reporting of transactions that must be reported to government authorities with examples of different forms of money laundering involving the bank products and services and internal policies to prevent money laundering? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 | Does your F.I. retain records of its training sessions including attendance records and relevant training material used? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 | Does your institution communicate new AML related laws or changes to existing AML related policies or practices to relevant employees? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 | Does your institution have an established audit and compliance review function to test the adequacy of AML and terrorist financing procedures? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5 | Does your F.I. employ agents to carry out some of the functions of your F.I. and if so does your F.I. provide AML training to relevant agents that includes identification and reporting of transactions that must be reported to government authorities with examples of different forms of money laundering involving your FI's products and services and internal policies to prevent money laundering? | <input type="checkbox"/> | <input type="checkbox"/> |

VIII Documents to be enclosed in support:

Please provide duly attested copy of the following documents:

- (1) Banking License
- (2) Commercial registration
- (3) Memorandum of Association
- (4) Articles of Association
- (5) KYC/ AML/CTF Policy & Procedures guidelines
- (6) List of shareholders exceeding 10%.
- (7) List of Directors
- (8) List of Top Management officials

Completed BY:

Name: _____

Title: _____

(Signature)_____

Name: _____

Title: _____

(Signature)_____

Bank/ FI Name: _____

Location: _____

Tel: _____

Fax: _____

E-mail: _____

(Bank / F.I Seal)

Date: / /