

Dear Customer,

Anti-Money Laundering /Countering the Financing of Terrorism and Sanctions Notice

As global financial hubs, Singapore and Hong Kong are 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, 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.

OCBC Group - including OCBC Bank, OCBC Wing Hang Bank and its subsidiaries including OCBC Wing Hang Credit, branches in and outside Singapore and Hong Kong - are committed to complying with the sanctions laws and regulations issued by the Singapore Government including the Monetary Authority of Singapore, the Hong Kong Government including the Hong Kong Monetary Authority, the United Nations Security Council, the European Union and the United States Treasury Department's Office of Foreign Assets Control, as well as the applicable laws and regulations of the jurisdictions in which we operate.

OCBC Wing Hang Credit does not establish business relationships or transact with sanctioned individuals, entities, sanctioned countries or territories (such as North Korea, Iran, Syria, Cuba and Crimea) ¹, where such relationships or transactions are non-compliant with the above sanctions laws and regulations, or are against the OCBC Wing Hang Bank's internal AML/CFT and sanctions risk policies.

OCBC Wing Hang Credit 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 customer's account activities;
- Contacting customer 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; and
- Rejecting or blocking transactions that are not permitted by the applicable laws, regulations and policies.

OCBC Wing Hang Credit seeks your cooperation and support should you receive such enquires from us. Together, we can safeguard the health and integrity of our financial system and also protect your interests and assets.

Thank you for banking with us. OCBC Wing Hang Credit looks forward to serving you.

Yours sincerely
OCBC Wing Hang Credit Limited
30 July 2020

¹ This includes the use of OCBC Wing Hang Credit's internet and mobile application services from the sanctioned countries or territories.