



ANTI-MONEY LAUNDERING & COMBATING FINANCING OF TERRORISM QUESTIONNAIRE FOR CORRESPONDENT RELATIONSHIP

A. BASIC INFORMATION

1. Name of the Institution: Community Bank Bangladesh Limited
2. Registered Address: Police Plaza Concord, (Level 10, Tower 2), Plot 2, Road 144, Gulshan 1, Dhaka 1212
3. Website Address: www.communitybankbd.com
4. Principal Business Activities: General Banking, Credit and Foreign Trade
5. Regulatory Authority: Bangladesh Bank
6. Operational Status:
- Does your Bank maintain a physical presence in the licensing country? Yes No

B. OWNERSHIP / MANAGEMENT

7. Is your institution listed in any stock exchange? Yes No
If so, which stock exchange?
8. If "No" to Q7, please provide a list of the major shareholders holding more than 10% shares in your institution.

Bangladesh Police Kallyan Trust (BPKT) is the ultimate beneficiary and holds 99.99999826% of Shares.

C. ANTI-MONEY LAUNDERING AND TERRORIST FINANCING CONTROLS

If you answer "no" to any question, additional information can be supplied at the end of the questionnaire.

I. General AML & CFT Policies, Practices and Procedures:

9. Does your institution have in place policies and procedures approved by your institution's board or senior management to prevent Money Laundering and Combat Financing of Terrorism? Yes No
10. Does your institution have a legal and regulatory compliance program that includes a designated officer that is responsible for coordinating and overseeing the AML/CFT framework? Yes No
11. Has your institution developed written policies documenting the processes that they have in place to prevent, detect and report suspicious transactions? Yes No
12. 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.) Yes No
13. Does your institution permit the opening of anonymous or numbered accounts by customers? Yes No
14. Does your institution 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? Yes No
15. Does your institution have policies covering relationships with Politically Exposed Persons (PEP's), their family and close associates? Yes No



16. Does your institution have policies and procedures that require keeping all the records related to customer identification and their transactions? Yes No

If "Yes", for how long?

Yes. CBBL have policy to keep records related to customer identification and their transactions **at least 5 years** after closure of account but if any investigation in going on, documents record keeping period has no expiry. That means documents will be hold until settlement of the case.

II. Risk Assessment

17. Does your institution have a risk-based assessment of its customer base and their transactions? Yes No

18. Does your institution 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? Yes No

III. Know Your Customer, Due Diligence and Enhanced Due Diligence

19. Has your institution implemented processes for the identification of those customers on whose behalf it maintains or operates accounts or conducts transactions? Yes No

20. Does your institution have a requirement to collect information regarding its customers' business activities? Yes No

21. Does your institution have a process to review and, where appropriate, update customer information relating to high risk client information? Yes No

22. Does your institution have procedures to establish a record for each new customer noting their respective identification documents and 'Know Your Customer' information? Yes No

23. Does your institution complete a risk-based assessment to understand the normal and expected transactions of its customers? Yes No

IV. Reportable Transactions for Prevention and Detection of ML/TF

24. Does your institution have policies or practices for the identification and reporting of transactions that are required to be reported to the authorities? Yes No

25. Where cash transaction reporting is mandatory, does your institution have procedures to identify transactions structured to avoid such obligations? Yes No

26. Does your institution screen customers and transactions against lists of persons, entities or countries issued by government/competent authorities or under the UN security Council Resolution? Yes No

27. Does your institution have policies to reasonably ensure that it only operates with correspondent banks that possess licenses to operate in their countries of origin? Yes No

V. Transaction Monitoring

28. Does your institution have a monitoring program for unusual and potentially suspicious activity that covers funds transfers and monetary instruments such as traveler's checks, money orders, etc? Yes No