

**Public Bank (Hong Kong) Limited**  
Anti-Money Laundering and Know Your Customer Questionnaire

Below is the information of Public Bank (Hong Kong) Limited (“PBHK”) regarding its Anti-Money Laundering and Know Your Customer Program.. Please therefore do not copy, save or redirect the information contained herewith without the prior written consent of PBHK.

**Public Bank (Hong Kong) Limited**  
**JULY 2010**

**A. Our Bank’s Information**

1.	Full legal name:	Public Bank (Hong Kong) Limited
2.	Full address of registered office:	120 Des Voeux Road Central, Central, Hong Kong SAR.
3.	Address of principal place of business (if different from above):	Same as above
4.	Address of Head Office:	120 Des Voeux Road Central, Central, Hong Kong SAR.
5.	SWIFT address:	CBHKHKHH
6.	Website address:	<a href="http://www.publicbank.com.hk">http://www.publicbank.com.hk</a>
7.	Name and Place of Stock Exchange (if listed):	N/A
8.	Principal business activities (products and services):	Retail and commercial banking. For details of product and services please refer to our website <a href="http://www.publicbank.com.hk">http://www.publicbank.com.hk</a>

**B. Regulatory Information**

9.	Name of the banking supervisory authority in Hong Kong:	Hong Kong Monetary Authority
10.	Name of anti-money laundering and/or anti-terrorist financing (“AML”) regulatory authority and Legislation PBHK is subjected to:	Hong Kong Monetary Authority Under S.25(1) of DTROP Cap. 405, OCSO Cap. 455 & UNATM Cap.575, the Laws of Hong Kong

**C. Ownership and Management Information**

11.	Names of beneficial owners who individually own or control more than 10% of the shares in PBHK.	<u>Name</u>	<u>Ownership (%)</u>
		Public Financial Holdings Ltd. (Stock Code of HK Stock Exchange: 626)	100%
12.	Current list of PBHK’s Board of Directors and senior management.	Senior Management	
		<u>Name</u>	<u>Position</u>
		Tan Yoke Kong	Executive Director & Chief Executive
		Chong Yam Kiang	Executive Director & Alternate Chief Executive
		Siu Wai Yin	Senior Deputy General Manager
		Concepta Wong	Deputy General Manager & Alternate Chief Executive
		Note: For information on <b>our Board of Directors</b> , please visit our website <a href="http://www.publicbank.com.hk">http://www.publicbank.com.hk</a>	

**D. General Anti-Money Laundering Policies, Practices & Procedures** (Please tick  where necessary)

**General**

13.	The responses below will apply		
(a)	to the country of Head Office jurisdiction.	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(b)	for all foreign subsidiaries and branches of PBHK.	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

**AML Overview**

14.	Does PBHK comply with the recommendations developed by the Financial Action Task Force (“FATF”)		
(a)	in the country of Head Office jurisdiction.	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(b)	for all foreign subsidiaries and branches of PBHK	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
15.	Does PBHK have written policies and procedures in place to combat money laundering and terrorist financing (“AML Policy”)?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
16.	Has the AML Policy been approved by PBHK’s Board of Directors / senior management / management committee?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
17.	Does the AML Policy apply to all PBHK’s branches and offices (both in the home country and in locations outside the home country)?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
18.	Does the AML Policy apply to all PBHK’s subsidiaries (both in the home country and in locations outside of the home country)?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
19.	Is the AML Policy reviewed and its quality assessed during the course of regular inspection or examination by government authorities or regulators?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
20.	Does PBHK have an internal or external audit function that regularly reviews and assesses the adequacy or quality of the AML Policy?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
21.	Is PBHK required by law, rule or regulation to develop AML program?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

**Customer Due Diligence, Screening, Monitoring and Prohibitions**

22.	Does PBHK’s AML Policy include “Customer Due Diligence” process, prior to entering a business relationship with customer, as follows	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(a)	To conduct due diligence checking on each customer before the establishment of a customer relationship.	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(b)	To collect and verify identification documents of each new customer, both individuals and businesses.	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(c)	To collect and verify identification documents of each beneficial owner, including ownership and control structure of the customer, where applicable.	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(d)	To obtain information regarding the purpose and nature of business relationship	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(e)	To conduct due diligence on the business relationship and close examination of transactions undertaken by each customer to ensure that they are consistent with the customer’s profile.	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(f)	To identify politically exposed persons. If yes, whether PBHK has procedures to conduct enhanced due diligence checking on such customers which may be a politically exposed persons?	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> No
(g)	To ensure enhanced due diligence checking be conducted for customers who are likely to pose a higher than average risk of money laundering	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(h)	To conduct on-going due diligence and have a regular review and update of the due diligence checking on each customer that was conducted before the establishment of the customer relationship	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(i)	To retain records of identification and due diligence in accordance with PBHK’s applicable laws and regulations.	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(j)	To address risks related to non-face-to-face business relationships, the use of intermediaries and other third party sources of business?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(k)	To require outgoing wire transfer instructions to include information such as the sender and beneficiary names, addresses, account numbers and reason for the transfer.	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(l)	To obtain proof of identification prior to sending wire transfers or issuing drafts for non-account customers?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

23.	Does PBHK conduct business 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"/> Yes	<input checked="" type="checkbox"/> No
24.	Does PBHK prohibit its financial institution customers from engaging in transactions with “shell banks” through PBHK?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
25.	Does PBHK provide anonymous accounts, or numbered accounts for which PBHK does not maintain a record of the owner of the account and verify the identity of the owner and any beneficial owner?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
26.	Does PBHK offer “payable-through accounts” (i.e. allow direct use of PBHK’s correspondent accounts by third parties to transact business on behalf of PBHK).	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
27.	Does PBHK have procedures to ensure that it will only do business with correspondent banks / financial institutions that possess licenses to operate in their countries of origin?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
28.	Does PBHK have procedures that require the understanding and documentation of the type of business, reputation, regulatory history, etc of its financial institutions customers, and/or expected transactions that each customer will engage in at your Institution, as well as PBHK’s products and services that each customer intends to use?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
29.	Does PBHK have procedures that require the review and assessment of the anti-money laundering / anti-terrorist financing controls of its financial institutions customers?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
30.	Does PBHK have procedures to monitor and detect suspicious accounts, payments or transactions to identify unusual or potential suspicious activity in accordance with the applicable laws, rules or regulations?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
31.	Does PBHK have procedures to report suspicious activity to relevant authorities in accordance with the applicable laws, rules or regulations? If yes, please specify the name of the relevant authorities: <u>The Joint Financial Intelligence Force in Hong Kong</u>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
32.	Does PBHK monitor transactions and accounts in the name of suspected terrorists and/or terrorist organizations and report them to the relevant authorities?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

#### AML Training

33.	Does PBHK provide regular AML awareness training to its management and staff on AML Policy? If yes, how often? At least once a year.	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
34.	Does PBHK retain attendance records and training materials of AML training provided to management and staff?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
35.	Does PBHK have policies to communicate new AML related laws and regulations or changes to existing AML related policies or practices to relevant staff?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

#### AML Compliance Officer

36.	Does PBHK have any AML Compliance Officer responsible for handling AML issues/reporting suspicious transactions identified? If yes, please provide the name, position, address of the AML Compliance Officer. Name: Mr. Gavin Cho Position: Head of Compliance Address: Public Bank Centre, 120 Des Voeux Road Central, Hong Kong Email: <a href="mailto:contact@publicbank.com.hk">contact@publicbank.com.hk</a>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
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