

**Central Compliance Unit (AML)**

NCC Bank Bhaban (9th floor),  
13/1 - 13/2, Toynbee Circular Road,  
Motijheel C/A, Dhaka-1000. Phone- 9592408

**the  
Wolfsberg  
Group**

**Financial Institution Name: National Credit and Commerce Bank Limited.**

**Location: NCC Bank Bhaban, 13/1-13/2, Toynbee Circular Road,  
Motijheel Commercial Area, Dhaka-1000, Bangladesh.**

*This questionnaire acts as an aid to firms conducting due diligence and should not be relied on exclusively or excessively. Firms may use this questionnaire alongside their own policies and procedures in order to provide a basis for conducting client due diligence in a manner consistent with the risk profile presented by the client. The responsibility for ensuring adequate due diligence, which may include independent verification or follow up of the answers and documents provided, remains the responsibility of the firm using this questionnaire.*

**Anti-Money Laundering Questionnaire**

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

<b>I. General AML Policies, Practices and Procedures:</b>	<b>Yes</b>	<b>No</b>
1. Is the AML compliance program approved by the FI's board or a senior committee?	Y ✓	N <input type="checkbox"/>
2. Does the FI have a legal and regulatory compliance program that includes a designated officer that is responsible for coordinating and overseeing the AML framework?	Y ✓	N <input type="checkbox"/>
3. Has the FI developed written policies documenting the processes that they have in place to prevent, detect and report suspicious transactions?	Y ✓	N <input type="checkbox"/>
4. In addition to inspections by the government supervisors/regulators, does the FI client have an internal audit function or other independent third party that assesses AML policies and practices on a regular basis?	Y ✓	N <input type="checkbox"/>
5. Does the FI 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.)	Y ✓	N <input type="checkbox"/>
6. Does the FI 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?	Y ✓	N <input type="checkbox"/>
7. Does the FI have policies covering relationships with Politically Exposed Persons (PEP's), their family and close associates?	Y ✓	N <input type="checkbox"/>
8. Does the FI have record retention procedures that comply with applicable law?	Y ✓	N <input type="checkbox"/>
9. Are the FI's AML policies and practices being applied to all branches and subsidiaries of the FI both in the home country and in locations outside of that jurisdiction?	Y ✓	N <input type="checkbox"/>

The Wolfsberg Group consists of the following leading international financial institutions: Banco Santander, Bank of Tokyo--Mitsubishi UFJ, Barclays, Citigroup, Credit Suisse, Deutsche Bank, Goldman Sachs, HSBC, JP Morgan Chase, Société Générale and UBS which aim to develop financial services industry standards, and related products, for Know Your Customer, Anti--Money Laundering and Counter Terrorist Financing policies.



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