



Dear Sir,

Thank you for your email/ Swift message/ letter enquiring about *DBS Bank Limited, Hong Kong Branch* Anti Money Laundering (AML) and Countering the Financing of Terrorists (CFT) programmes.

The DBS Group is one of Asia's largest financial service groups, with operations in fifteen Asian territories, as well as in Europe and North America. It is the largest bank in Singapore, and one of the largest banking groups in Hong Kong.

DBS Group Holdings Ltd. is the holding company of DBS Bank, and is listed on the Singapore Exchange. DBS is a full service Bank with a presence in Singapore, Hong Kong, Thailand, Indonesia, and the Philippines through subsidiaries and associated companies. It also has branch offices in the US, UK, Dubai, Japan, India, Malaysia, China, Taiwan and Korea etc.

DBS has a group-wide AML and CFT programme applicable to all branches, subsidiaries, and affiliates. The programme includes policies and procedures governing AML and CFT at all levels – KYC ( Know Your Customer ), transaction monitoring, customer screening, compliance testing, and employee training. The group-wide programme meets FATF standards, and is compliant with laws and regulations in all jurisdictions in which DBS operates.

DBS is subject to inspection by the banking/ licensing authorities in each location where it, or its subsidiaries and affiliates are authorized/licensed to do business. DBS Bank does not do business with shell banks.

As a "foreign bank" (defined in 31 C.F.R. 103.175(f) of title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT ACT of 2001 ) DBS has completed a certification pursuant to sections 5318(j) and 5318(k) of the aforementioned code. This certification can be found on our website at <http://www.dbs.com/dbsgroup/about/certification/>, and details of the DBS management, corporate profile, governance and products and services can also found on our website at <http://www.dbs.com/home/>.

If you have any further questions relating to our AML and CFT programmes, please do not hesitate to contact the undersigned at the address or phone/fax numbers listed below.

Yours faithfully,  
For and on behalf of  
DBS Bank Limited, Hong Kong Branch

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