

## FINANCIAL INSTITUTIONS

### KNOW YOUR CUSTOMER / ANTI-MONEY LAUNDERING & COUNTERING THE FINANCING OF TERRORISM

## QUESTIONNAIRE

<b>Section I – General Administrative Information</b>	
Legal Name of Institution	DBS Bank Ltd. (applicable to 40 branches in Taiwan)
Legal Form	Bank
SWIFT Address / Website	DBSSTWTP / www.dbs.com.sg/tw/zht/
Principal Place of Business (Address)	28B/F., Taipei 101 Tower, No.7, Sec. 5, Xinyi Rd., Xinyi District, Taipei City 11049, Taiwan R.O.C.
Registered at / Banking License issuing authority、date and number	Republic of China / Ministry of Finance, 21 <sup>st</sup> December 1982, (71) Tai Tsai Rong No. 27102.
Does your Institution maintain a physical presence <sup>1</sup> in the licensing country?	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
Is your institution an agency, branch or subsidiary of a bank with a physical presence ?	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
If yes, please answer the following questions :	
<ul style="list-style-type: none"> <li>· Name of affiliate / parent company: DBS Group Holdings Ltd</li> <li>· Is affiliate / parent company publicly traded? YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> If yes, list exchanges and symbols: Singapore Exchange, DBS (D05)</li> <li>· Indicate affiliation: agency <input type="checkbox"/> branch <input type="checkbox"/> subsidiary <input type="checkbox"/> Other <input checked="" type="checkbox"/> DBS Bank Ltd is a subsidiary of DBS Group Holdings Ltd. DBS Bank, Taiwan is a branch of DBS Bank Ltd</li> <li>· Licensing country of affiliate: Singapore</li> </ul>	
Is your institution a publicly traded entity <sup>2</sup> ?	YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
· If yes, please list the exchanges & symbols:	
Officer Responsible for Account / Relationship : Daniel Hsu ; VP, Head of Compliance Services & Security	Secondary Contact : Robert Wu, AVP, Compliance Services & Security
Telephone No. : 886-2-8161-0088	Telephone No. : 886-2-8161-0082
Fax No. : 886-2-2771-6370	Fax No. : 886-2-2771-6370
E-mail Address : danielhsu@dbs.com	E-mail Address : robertwu@dbs.com

<sup>1</sup> Physical presence means your institution maintains a physical place of business, other than an electronic address, in a country where it is authorized to conduct banking activities, at which it employs at least one employee on a full-time basis and maintains records of its banking activities, and is subject to supervision by the regulators of the country authorizing the institution's license.

<sup>2</sup> If your institution is an agency, branch or subsidiary of a publicly traded entity that is listed on one of the exchanges listed in Appendix B, the answer to the question should be "Yes."

## Section II – Scope of Business Activities

Please list the principal countries in which your institution maintains branches, agencies and subsidiaries. Additionally, please indicate the type of operation and the number of offices or locations. (Please attach additional pages if necessary.)

Country	Type (Branch, Agency, Subsidiary, etc.)	Number
Taiwan, R.O.C	Branch	40

Please list the principal areas of business in which your institution participates in terms of contribution to revenue.

Principal areas of business activity (Commercial, Private, Corporate, Wholesale, Insurance, etc.)	Approximate percent of revenue
Commercial	N/A
Corporate	N/A

## Section III– Ownership and Management Information (Only for use when the subject institution is not a publicly traded entity on one of the stock exchanges listed in Appendix B)

If your institution is not a publicly traded entity on one of the stock exchanges listed in Appendix B, please list the names of the owners of your institution and their ownership interest. (For purposes of this questionnaire, an “owner” is any person or juridical entity that, directly or indirectly, owns, controls or has voting power of twenty percent (20%) or more of any class of securities of your institution.)

Name of Institution	Ownership Interest (%)	Nature of Ownership (Direct/Indirect)
DBS Group Holdings Ltd (publicly listed on Singapore Exchange)	100%	Direct

If any of the foregoing owners is a juridical entity, please list the names of the shareholders of the legal entity, and their ownership interest in the legal entity<sup>3</sup>. (Please attach additional sheets if necessary).

Name of Entity	Shareholders	Ownership Interest (%)	Nature of Ownership (Direct/Indirect)
NA			

<sup>3</sup> If the second tier shareholders are also juridical entities, the third tier shareholder’s names, ownership interests, and nature of ownership shall also be listed. This exercise should continue through the required number of iterations until the true beneficial owners are identified. Note: If any legal entity is publicly held, please indicate only that it is publicly held and the exchange on which shares are traded.

Please list the names of the principal officers and directors of your bank, their respective positions, and the number of years they have been employed by the bank. (Please attach additional sheets if necessary).

Name	Position	Years of Service
Jerry Chen	Managing Director, General Manager & Head of DBS Taiwan	2 years

Are there any Politically Exposed Persons<sup>4</sup> among your Institution's ownership structure and executive management?      YES       NO

<sup>4</sup> Politically Exposed Persons (PEPs) are individuals who are or have been entrusted with prominent public functions, for example Head of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations, important political party officials, or their family members or close associates. The definition is not intended to cover middle ranking of more junior individuals in the foregoing categories (cf. FATF Forty Recommendations).

## Anti-Money Laundering Questionnaire

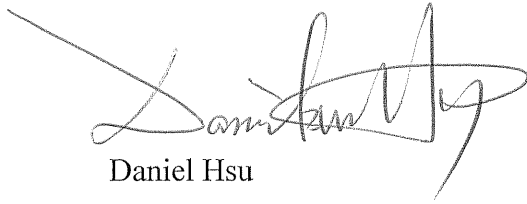
	Yes	No
1. Is the AML compliance program approved by the FI's Board or a senior committee?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
2. Does the FI have a legal and regulatory compliance program that includes a designated Compliance officer that is responsible for coordinating and overseeing the AML framework?	Yes <input checked="" type="checkbox"/>	No <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?	Yes <input checked="" type="checkbox"/>	No <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?	Yes <input checked="" type="checkbox"/>	No <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.)	Yes <input checked="" type="checkbox"/>	No <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?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
7. Does the FI have policies covering relationships with politically exposed persons (PEP's), their family and close associates?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
8. Does the FI have record retention procedures that comply with applicable law?	Yes <input checked="" type="checkbox"/>	No <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?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
10. Does the FI have a risk-based assessment of its customer base and their transactions?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
11. Does the FI 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 <input checked="" type="checkbox"/>	No <input type="checkbox"/>
12. Has the FI implemented processes for the identification of those customers on whose behalf it maintains or operates accounts or conducts transactions?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>

13. Does the FI have a requirement to collect information regarding its customers' business activities?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
14. Does the FI assess its FI customers' AML policies or practices?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
15. Does the FI have a process to review and, where appropriate, update customer information relating to high risk client information?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
16. Does the FI have procedures to establish a record for each new customer noting their respective identification documents and "Know Your Customer" information?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
17. Does the FI complete a risk-based assessment to understand the normal and expected transactions of its customers?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
18. Does the FI have policies or practices for the identification and reporting of transactions that are required to be reported to the authorities?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
19. Where cash transaction reporting is mandatory, does the FI have procedures to identify transactions structured to avoid such obligations?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
20. Does the FI screen customers and transactions against lists of persons, entities or countries issued by government/competent authorities?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
21. Does the FI have policies to reasonably ensure that it only operates with correspondent banks that possess licenses to operate in their countries of origin?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
22. Does the FI have a monitoring program for unusual and suspicious activity that covers funds transfers and monetary instruments such as travelers checks, money orders, etc.?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
23. Does the FI provide AML training to relevant employees that includes: <ul style="list-style-type: none"> <li>● Identification and reporting of transactions that must be reported to government authorities.</li> <li>● Examples of different forms of money laundering involving the FI's products and services.</li> <li>● Internal policies to prevent money laundering.</li> </ul>	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
24. Does the FI retain records of its training sessions including attendance records and relevant training materials used?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
25. Does the FI communicate new AML related laws or changes to existing AML related policies or practices to relevant employees?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
26. Does the FI employ third parties to carry out some of the functions of the FI?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
27. If the answer to question 26 is yes, does the FI provide AML training to relevant third parties that includes: <ul style="list-style-type: none"> <li>● Identification and reporting of transactions that must be reported to government authorities.</li> <li>● Examples of different forms of money laundering involving the FI's products and services.</li> <li>● Internal policies to prevent money laundering.</li> </ul>	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>

**The undersigned, based on his/her best knowledge and belief, certifies that the aforementioned questions were answered considering the existing internal controls of the subject financial institution, and further present an accurate representation of the existing**

**state of the institution's AML, CFT, and KYC internal controls and financial service activities.**

Signature :



Completed by :

Daniel Hsu

Position :

VP, Head of Compliance Services & Security, DBS Taiwan

Date :

March 2010

Name of Institution :

DBS Bank Ltd.

Branch Office's Address of Institution :

2F., No.202, Guangfu S. Rd., Taipei City 110, Taiwan (R.O.C.)

E-mail :

danielhsu@dbs.com

Signature :



Approved by :

Jerry Chen

Position :

Managing Director, General Manager & Head of DBS Taiwan

Date :

March 2010

Name of Institution :

DBS Bank Ltd.

Branch Office's Address of Institution :

5F., No.161, Sec. 5, Nanjing E. Rd., Taipei City 105, Taiwan (R.O.C.)

E-mail :

jerrychen@dbs.com

**KNOW YOUR CUSTOMER / ANTI-MONEY LAUNDERING &  
COUNTERING THE FINANCING OF TERRORISM – APPENDIX A**

**This is the list of the institution's agencies, branches, and subsidiaries to which the certification of adherence in the representation letter applies :**

Please refer to our website: [www.dbs.com.sg/tw/zht/](http://www.dbs.com.sg/tw/zht/)

**KNOW YOUR CUSTOMER / ANTI-MONEY LAUNDERING &  
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### **Stock Exchanges**

- Alberta Stock Exchange
- American Stock Exchange
- Athens Stock Exchange
- Australian Stock Exchange
- Bermuda Stock Exchange
- Bolsa de Comercio de Buenos Aires
- Bolsa de Comercio de Santiago
- Bolsa de Valores de Caracas
- Bolsa de Valores de Lima
- Bolsa de Valores de Rio de Janeiro
- Bolsa de Valores de São Paulo
- Bolsa Mexicana de Valores
- Bolsas y Mercados Españoles
- Boston Stock Exchange
- Bourse de Luxembourg
- Bourse de Montreal
- BSE The Stock Exchange, Mumbai
- Bucharest Stock Exchange
- Budapest Stock Exchange Ltd.
- Chicago Board Options Exchange
- Chicago Stock Exchange
- Colombo Stock Exchange
- Copenhagen Stock Exchange
- Cyprus Stock Exchange
- Deutsche Börse Ag
- Euronext Amsterdam
- Euronext Belgium
- Euronext Brussels
- Euronext Lisbon
- Euronext Paris
- HEX Plc
- Hongkong Exchanges and Clearing
- Irish Stock Exchange
- Istanbul Stock Exchange
- Italian Exchange
- Jakarta Stock Exchange
- Jamaica Stock Exchange
- JSE Securities Exchange, South Africa
- Korea Stock Exchange
- Kuala Lumpur Stock Exchange
- Ljubljana Stock Exchange
- London Stock Exchange
- Malta Stock Exchange
- NASD
- National Stock Exchange of India, Ltd.
- National Stock Exchange of Lithuania
- New York Stock Exchange
- New Zealand Stock Exchange
- Osaka Securities Exchange
- Oslo Bors
- Philippine Stock Exchange
- Prague Stock Exchange
- Shanghai Stock Exchange
- Shenzhen Stock Exchange
- Singapore Exchange
- Stock Exchange of Hongkong
- Stock Exchange of Tehran
- Stock Exchange of Thailand
- Stockholmsbörsen
- SWX Swiss Exchange
- Taiwan Stock Exchange Corp.
- Tel Aviv Stock Exchange
- Tokyo Stock Exchange
- TSX Toronto Stock Exchange
- Vancouver Stock Exchange
- Warsaw Stock Exchange
- Weiner Börse Ag
- Winnipeg Stock Exchange