

Dear client,

亲爱的客户

As a global financial hub, Singapore is exposed to money laundering, terrorist financing and proliferation financing (collectively, Financial Crime) risks. The potential social and economic damage brought by these illicit activities to Singapore and the international financial markets is immense and severe. This is because such activities may involve drug dealings, illegal arms dealings, extortion, kidnapping, corruption, tax evasion, unlicensed money lending, terrorism activities and other serious crimes. These will not only lead to an increase in crime, but also bring harm to legitimate businesses.

新加坡作为国际金融中心，面临洗钱、恐怖融资和扩散融资（统称金融犯罪）风险。由于此类非法活动可能涉及毒品交易、非法军火交易、勒索、绑架、腐败、逃税、无照借贷、恐怖主义活动和其他严重罪行，会为新加坡和国际金融市场带来巨大且严重的潜在社会和经济损害。这不仅会导致犯罪的增加，而且会给合法的商业行为带来伤害。

OCBC Group – i.e. OCBC Bank and its subsidiaries, branches in and outside Singapore – are committed to complying with the sanctions laws and regulations issued by the Singapore Government including the Monetary Authority of Singapore, the United Nations Security Council, the European Union and the United States Treasury Department’s Office of Foreign Assets Control, as well as the applicable laws and regulations of the jurisdictions in which we operate. As one of the members of OCBC Group, OCBC Bank Limited (“OCBC China”, or “we”) does not establish business relationships or transact with sanctioned individuals, entities, sanctioned countries or territories (such as North Korea, Iran, Syria, Cuba, Crimea, Donetsk, Luhansk, Kherson and Zaporizhzhia)¹, where such relationships or transactions are non-compliant with the above sanctions laws and regulations, or are against the OCBC Group’s internal AML/CFT and sanctions risk policies.

华侨银行集团——即华侨银行及其子公司、新加坡及海外的分支机构——致力于遵守新加坡政府（包括新加坡金融管理局）、联合国安理会、欧盟和美国财政部海外资产控制办公室所发布的制裁相关法律法规，以及开展业务所在国家（地区）所适用的法律法规。作为华侨银行集团的成员，华侨银行有限公司（以下简称“华侨银行中国”或“我们”）不会与任何被制裁的个人、实体、国家或地区（如朝鲜、伊朗、叙利亚、古巴、克里米亚、顿涅茨克、卢甘斯克、赫尔松和扎波罗热）建立不符合上述制裁相关法律法规或违背华侨银行集团内部反洗钱和反恐怖融资及制裁风险相关政策的业务关系或交易。

¹ This includes the use of OCBC China’s internet and mobile banking services from the sanctioned countries or territories.

这包含了在被制裁国家和地区使用华侨银行中国提供的互联网和手机银行服务。

This means that we will proactively take measures to combat financial crime in order to safeguard the Group as well as our customers' business reputation, assets and interests. Such measures may include:

这意味着我们将积极采取措施打击金融犯罪，以维护集团及客户的商业声誉、资产及利益。这些措施可能包括：

- **Monitoring and analysing your account activities;**
监测并分析您的账户活动；
- **Contacting you for additional information as and when necessary, where such information is not available from our monitoring and analysis, to ensure compliance with applicable laws, regulations and policies; and**
如有必要，在我们的监测和分析无法获得相关信息时，我们将联系您以获取更多额外的信息，以确保符合相关法律、法规及政策的要求；
- **Rejecting or blocking transactions that are not permitted by the applicable laws, regulations and policies.**
拒绝或阻止相关法律、法规及政策所不允许的交易。
- **Suspending or imposing any conditions on the access to or operations of your account or services provided to you, or restricting the channels available to access or operate your accounts.**
暂停此前向您提供的账户及服务或对您的账户及服务施加任何附加条件，或限制您通过我行所有服务渠道访问或操作您的账户。

We seek your cooperation and support should you receive such enquires from us. Together, we can safeguard the health and integrity of our financial system and also protect your interests and assets.

如果您收到来自我们的相关查询，敬请合作及支持。我们共同努力，以维护金融系统的健康和完整，并且保护您的利益及资产。

Thank you for banking with OCBC China. We look forward to serving you again.

感谢您选择华侨银行中国，期待再次为您服务。

Yours sincerely
OCBC Bank Limited

此致
敬礼
华侨银行有限公司