

CHANG HWA COMMERCIAL BANK

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

QUESTIONNAIRE

Section I – General Administrative Information	
Legal Name of Institution	Chang Hwa Commercial Bank, Ltd. (hereinafter referred as CHB)
Legal Form	Company Limited by shares
SWIFT Address / Website	CCBCTWTP https://www.bankchb.com
Principal Place of Business (Address)	No.57, Sec.2, Zhongshan N. Rd., Zhongshan Dist., Taipei City, Taiwan (R.O.C.)
Registered at / Banking License issuing authority、date and number	No.38, Sec.2, Ziyou Rd., Central Dist., Taichung City, Taiwan (R.O.C.) Banking Bureau, Financial Supervisory Commission, R.O.C. Issue Date : October 4, 2021 Ref. No. : 110034
Does your Institution maintain a physical presence ¹ 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 type="checkbox"/> NO <input checked="" type="checkbox"/>	
If yes, please answer the following questions :	
<ul style="list-style-type: none"> · Name of affiliate / parent company: · Is affiliate / parent company publicly traded? YES <input type="checkbox"/> NO <input type="checkbox"/> If yes, list exchanges and symbols: · Indicate affiliation: agency <input type="checkbox"/> branch <input type="checkbox"/> subsidiary <input type="checkbox"/> · Licensing country of affiliate: 	
Is your institution a publicly traded entity ² ? YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	
· If yes, please list the exchanges & symbols: Taiwan Stock Exchange Corporation / 2801	
Officer Responsible for Account / Relationship : Virginia Chou	Secondary Contact : Diana Lee
Telephone No. : 886-2-25362951 ext.1760	Telephone No. : 886-2-25362951 ext.1766
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¹ 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.

- ² 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	185
U.S.A.	Branch	2
Japan	Branch	1
U.K.	Branch	1
Hong Kong	Branch	1
Singapore	Branch	1
Philippines	Branch	1
Offshore Banking	Branch	1

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

Principal areas of business activity	Approximate percent of revenue
Banking	Other information please refer to CHB's annual report 2021 page 90 for "Operational Overview". (Please find CHB's annual report 2021 in our website: https://www.bankchb.com/chb_2a_resource/leap_do/annual_report_eng_picture/1653991058229/2021AnnualReport.pdf)
Investment Business	
Trust Business	
Foreign Exchange Business	
E-Banking	

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)
N/A		

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 entity³. (Please attach additional sheets if necessary).

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

³ 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	Date of Appointment
Ling, Jong-Yuan	Chairperson	19 June, 2020
Chou, Chao-Chung	Managing Director	12 March, 2021
Pan, Jung-Chun	Managing Director (Independent Director)	19 June, 2020
Lin, Jong-Horng	Independent Director	19 June, 2020
Suen, Chih- Jong	Independent Director	19 June, 2020
Chang, Chien-Yi	Director	19 June, 2020
Hsiao, Chia-Chi	Director	19 June, 2020
Lee, Wen-Siung	Director	19 June, 2020
Chen, Hwai-Chou	Director	19 June, 2020

Are there any Politically Exposed Persons⁴ among your Institution's ownership structure and executive management? YES ☒ NO ☐

⁴ 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).

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

	Yes	No
1. Does the AML, CFT and KYC compliance program require approval of your Board or a senior committee thereof?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
2. Do you have a legal and regulatory compliance program that includes a designated Compliance officer that is responsible for coordinating and overseeing the AML program on a day-to-day basis, which has been approved by your senior management?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
3. Have you developed written policies documenting the processes that they have in place to prevent, detect and report suspicious transactions that has been approved by senior management?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
4. In addition to inspections by the government supervisors / regulators, do you 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. Do you 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. Do you have policies covering relationships with politically exposed persons consistent with industry best practices?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
7. Do you have appropriate record retention procedures pursuant to applicable law?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
8. Do you require that your AML policies and practices be applied to your all branches and subsidiaries both in the home country and in locations outside of the home country?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
9. Do you have a risk focused assessment of your customer base and transactions of your customers?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
10. Do you determine the appropriate level of enhanced due diligence necessary for those categories of customers and transactions that you have reason to believe pose a heightened risk of illicit activities at or through you?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
11. Have you implemented systems for the identification of your customers, including customer information in the case of recorded transactions, account opening, etc. (for example; name, nationality, street address, telephone number, occupation, age/ date of birth, number and type of valid official identification, as well as the name of the country / state that issued it)?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
12. Do you have a requirement to collect information regarding your customers' business activities?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
13. Do you collect information and assess your FI customers' AML policies or practices?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
14. 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"/>

15. Do you have procedures to establish a record for each customer noting their respective identification documents and Know Your Customer Information collected at account opening?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
16. Do you take steps to understand the normal and expected transactions of your customers based on your risk assessment of your customers?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
17. Do you 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"/>
18. Do you have procedures to identify transactions structured to avoid large cash reporting requirements?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
19. Do you screen transactions for customers or transactions you deem to be of significantly high risk (which may include persons, entities or countries that are contained on lists issued by government/international bodies) that special attention to such customers or transactions is necessary prior to completing any such transactions?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
20. Do you have policies to reasonably ensure that you will not conduct transactions with or on behalf of shell banks through any of your accounts or products? (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"/>
21. Do you have policies to reasonably ensure that you only operate with correspondent banks that possess licenses to operate in their countries of origin?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
22. Do you have a monitoring program for suspicious or unusual activity that covers funds transfers and monetary instruments (such as traveler's checks, money orders, etc.)?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
23. Do you provide AML training to relevant employees that includes identification and reporting of transactions that must be reported to government authorities, examples of different forms of money laundering involving the FI's products and services and internal policies to prevent money laundering?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
24. Do you retain records of your training sessions including attendance records and relevant training materials used?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
25. Do you have policies to 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 adhere to the Wolfsberg Transparency Principles and the appropriate usage of the SWIFT MT 202/202COV and MT 205/205COV message formats?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
※ For all above, please provide comments on any 「No <input checked="" type="checkbox"/>」 responses :		
27. Do you employ agents to carry out some of your functions? If Yes, please confirm the following:	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
27.1 Do you provide AML training to relevant agents that includes identification and reporting of transactions that must be reported to government authorities, examples of different forms of money laundering involving the FI's products and services and internal policies to prevent money laundering? (if No, please comment)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
28. Do you provide payable through accounts ? (Payable through accounts refer to correspondent accounts that are used directly by third parties to	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>

transact business on their own behalf.) If Yes, please confirm the following:		
28.1 Are you able to perform ongoing monitoring of your business relations with those third parties?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
28.2 Are you willing and able to provide customer identification information to the correspondent bank upon request?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
29. Have you had any regulatory or criminal enforcement actions resulting from violations of AML laws or regulations in the last five years ? (if Yes, please comment) ① Date of occurrence of the event:2018/05/29 ② Circumstances of the violation: Our bank failed to file the SAR on red flags regarding to customer frequently transferred funds exceeding a specific amount between related accounts, or deposited into and transferred rapidly funds exceeding a specific amount immediately after an account established. As a result, the Bank violated the provisions valid while acting, paragraph 1, Article8 of Money Laundering Control Act, and Article7, 8 of "Regulations Governing Cash Transaction Reports (CTR) and Suspicious Transaction Reports (STR) by Financial institutions" enacted by Financial Supervisory Commission. ③ Remedial measures: We have established mechanism for ongoing monitoring of accounts and transactions to assist the identification of suspicious ML/TF transactions. The Bank will constantly strengthen Anti-Money Laundering Policy and enhance the staff training.	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>

I certify that the statements provided are complete and accurate and I am authorized to execute this questionnaire on behalf of Chang Hwa Commercial Bank.

Signature : *Hsiang-Chun Wu*

Completed by : Hsiang-Chun Wu

Position : Executive Vice President & Chief Compliance Officer

Date : June 16, 2022

Name of Institution : Chang Hwa Commercial Bank, Compliance Division

Address of Institution : No.57, Sec.2, Zhongshan N. Rd., Zhongshan Dist., Taipei City, Taiwan (R.O.C.)

**KNOW YOUR CUSTOMER / ANTI-MONEY LAUNDERING &
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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: <https://www.bankchb.com>



**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