

FINANCIAL INSTITUTION QUESTIONNAIRE

<i>I. General informations about the Financial Institution (FI)</i>		
1.1	Official name of the FI Complete name: Short name:	<i>Banca Comercială „EuroCreditBank” S.A.</i> <i>Commercial Bank „EuroCreditBank” S.A.</i> <i>BC „EuroCreditBank” S.A.</i>
1.2	Organizational-legal form	<i>Joint-Stock Company</i>
1.3	Registration: Number Date of issue Name of issuing authority	<i>1002600020056</i> <i>25.05.2001</i> <i>State Registration Chamber</i>
1.4	Tax identification number	<i>1002600020056</i>
1.5	Banking supervisory authority	<i>National Bank of Moldova</i> <i>National Commission of the Financial Market of Moldova</i>
1.6	License to conduct banking operations: Type Number Date of issue Name of the issuing authority Operations allowed	<i>Seria A MMII № 004502</i> <i>05.02.2018</i> <i>National Bank of Moldova</i> <i>Banking activities, as a whole</i> <i>undetermined period</i>
1.7	Data on the value of registered and paid-up share capital	<i>138 000 000 MDL</i>
1.8	Address of the head office	<i>33 Ismail str., MD-2001 Chisinau, Republic of Moldova</i>
1.9	Legal address	<i>33 Ismail str., MD-2001 Chisinau, Republic of Moldova</i>
1.10	Postal address	<i>33 Ismail str., MD-2001 Chisinau, Republic of Moldova</i>
1.11	Contact details (phone, fax, e-mail, website)	<i>Tel.: +373 22 500 101</i> <i>Fax: +373 22 548 827</i> <i>info@ecb.md www.ecb.md</i>
1.12	Contact person for relations with financial institutions (name, phone, e-mail)	<i>Viorel Moioșniuc,</i> <i>Head of the Foreign Operations Department</i> <i>Tel.: +373 22 500 199. fo@ecb.md</i>
1.13	REUTERS code	-
1.14	BLOOMBERG code	<i>ECBM</i>
1.15	Identification code for FATCA (GIIN)	<i>GIIN № 0Y1VUP.99999.SL.498</i>
1.16	SWIFT/ T.E.L.E.X	<i>ECBMMD2X</i>
1.17	List of LORO accounts	<i>No</i>
1.18	List of NOSTRO accounts	<i>Raiffeisen Bank International A.G.</i> <i>Unicredit S.p.A.</i> <i>National Bank of Greece</i> <i>Promsvyazbank</i> <i>Uralisb Bank</i> <i>Transkapitalbank</i> <i>BC Moldova-Agroindbank S.A.</i> <i>BCR Chisinau S.A.</i> <i>BC Moldindconbank S.A.</i>
1.19	Number of branches and agencies	<i>8 branches. 23 agencies</i>
1.20	Name of the audit company	<i>Baker Tilly Klitou and Partners SRL</i>
1.21	Information about the IF in “Bankers Almanac” “Reed Business Information” “SWIFT KYC Registry”	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

	other	
1.22	Participation in the deposit insurance system (if applicable)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not applicable

II. Information about owners, management bodies and FI activity																																													
2.1	<p>Name of legal or individual persons holding or controlling a holding greater than or equal to 1% of the shares of the FI (if they hold a smaller quota, please name the five largest shareholders, indicating the share they held).</p> <p>Individuals:</p> <table border="1"> <thead> <tr> <th>Last name, first name</th> <th>Country of residence</th> <th>Shareholding, %</th> <th>Entitled to vote, %</th> </tr> </thead> <tbody> <tr> <td>Zisi Mariana</td> <td>Greece</td> <td>46,4526%</td> <td>Yes</td> </tr> <tr> <td>Mahmood Mohammed Shakir Mahmood</td> <td>Iraq</td> <td>42,1931%</td> <td>Yes</td> </tr> <tr> <td>Doukens Spyridon</td> <td>Greece</td> <td>3,7681%</td> <td>Yes</td> </tr> <tr> <td>Krigkou Melpomeni</td> <td>Greece</td> <td>1,9565%</td> <td>Yes</td> </tr> <tr> <td>Konstantinou Zisis</td> <td>Greece</td> <td>1,8185 %</td> <td>Yes</td> </tr> </tbody> </table> <p>Legal entities:</p> <table border="1"> <thead> <tr> <th>Name of shareholders</th> <th>Type of activity</th> <th>Country of residence</th> <th>Shareholding, %</th> <th>Entitled to vote, %</th> </tr> </thead> <tbody> <tr> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table>	Last name, first name	Country of residence	Shareholding, %	Entitled to vote, %	Zisi Mariana	Greece	46,4526%	Yes	Mahmood Mohammed Shakir Mahmood	Iraq	42,1931%	Yes	Doukens Spyridon	Greece	3,7681%	Yes	Krigkou Melpomeni	Greece	1,9565%	Yes	Konstantinou Zisis	Greece	1,8185 %	Yes	Name of shareholders	Type of activity	Country of residence	Shareholding, %	Entitled to vote, %	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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2.2	<p>Information on the identity of the beneficial owner, who exercises final control over the activity of the financial institution (holds over 25% of the bank's shares).</p> <p><input type="checkbox"/> The FI does not have a beneficial owner (no individual person owns at least 25% of the ownership of the company), but I agree to present information about the owners I know</p> <p><input checked="" type="checkbox"/> The FI has the following actual beneficiaries of operations in / from the account:</p> <p>Last name, first name: <u>Zisi Mariana</u> Date and place of birth: <u>17.01.1945, Canonsburg Pennsylvania USA</u> Personal identification number: <u>No</u> Passport / Identity card: <u>Passport AN 2213171 date of issue: 27-07-2016</u> The issuing authority: <u>A.E.A.-N.P.C.</u> Address: (street, city, country) <u>8 Antioxeias, Voula, 16673 Greece</u> Politically exposed (Yes / No) <u>No</u></p> <p>Last name, first name: <u>Mahmood Mohammed Shakir Mahmood</u> Date and place of birth: <u>01.07.1963, Iraq</u> Personal identification number: <u>2012802733792</u> Passport / Identity card: <u>Identity card B 41051077 date of issue: 12-12-2019</u> The issuing authority: <u>BMA</u> Address: (street, city, country) <u>ap.115, 21 Dimo str., Chisinau, Republic of Moldova</u> Politically exposed (Yes / No) <u>No</u></p>																																												
2.3	<p>Information on the parent company, affiliation with any corporation, holding, financial-industrial group or other association, whose member is the FI (bank).</p> <p>Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>If YES, please indicate below:</p>																																												
2.4	<p>Information on the presence or absence of the permanent management body at the FI headquarters.</p> <p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p>																																												
2.5	Information on the structure and competence of the management body:																																												

	First name, last name	Date of birth	Country of residence	Position
	<i>Bulgari Valeriu</i>	<i>29/11/1956</i>	<i>Republic of Moldova</i>	<i>Chairman of the Board of Directors</i>
	<i>Verejan Oleg</i>	<i>09/10/1975</i>	<i>Republic of Moldova</i>	<i>Vice-Chairman of the Board of Directors</i>
	<i>Gaberi Gheorghe</i>	<i>12/02/1957</i>	<i>Republic of Moldova</i>	<i>Member of the Board of Directors</i>
	<i>Cucu Gheorghe</i>	<i>05/04/1952</i>	<i>Republic of Moldova</i>	<i>Member of the Board of Directors</i>
	<i>Sula Victor</i>	<i>19/08/1975</i>	<i>Republic of Moldova</i>	<i>Member of the Board of Directors</i>
	<i>Holban Oleg</i>	<i>27/06/1971</i>	<i>Republic of Moldova</i>	<i>President of the Management Committee</i>
	<i>Cataraga Iurie</i>	<i>06/12/1967</i>	<i>Republic of Moldova</i>	<i>First Vice President of the Management Committee</i>
	<i>Lupan Dumitru</i>	<i>04/11/1948</i>	<i>Republic of Moldova</i>	<i>Vice President of the Management Committee</i>
III. Information on the program on preventing and combating money laundering and terrorism financing				
3.1	Policies, Procedures and Practices on combating money laundering and terrorism financing (AML/CFT):			
3.1.1	Please indicate the name and web address of the public institution which has control over compliance with laws and regulations aimed at preventing and combating money laundering and terrorist financing. 1. <i>Money Laundering Prevention and Combating Service</i> www.spcsb.cna.md 2. <i>National Bank of Moldova</i> www.bnm.md 3. <i>National Commission of Financial Markets</i> www.cnpf.md			
3.1.2	Please specify the national laws and regulations in force, aimed at preventing and combating money laundering and terrorist financing, as well as the approval body and the date of their approval / entry into force. 1. <i>Law on preventing and combating money laundering no. 308 of 22.12.2017;</i> 2. <i>Law on the procedure for detecting violations in the field of prevention of money laundering and terrorism financing and the application of sanctions no. 75 of 21.05.2020;</i> 3. <i>The Regulation on the requirements for preventing and combating money laundering and terrorism financing in the activity of banks, approved by HCE of the NBM no. 200 from 09.08.2018;</i> 4. <i>NCFM Regulation on measures to prevent and combat money laundering on the non-banking financial market no. 49 / 14 of 21.10.2011;</i> 5. <i>SPCSB Guide on identifying and reporting suspicious money laundering activities or transactions no. 15 of 08.06.2018;</i> 6. <i>SPCSB Guide on the identification of suspicious terrorism financing activities and transactions no. 16 of 08.06.2018;</i> 7. <i>SPCSB Guide on the identification and monitoring of politically exposed persons no. 17 of 08.06.2018;</i> 8. <i>SPCSB Guide on reporting activities or transactions that are covered by the Law on preventing and combating money laundering and terrorism financing no. 18 of 08.06.2018;</i> 9. <i>Recommendations on the risk-based approach of customers by banks in order to prevent and combat money laundering and terrorism financing, approved by HCA of the NBM no. 96 from 05.05.2011;</i>			

	<p>10. Recommendations on the monitoring by banks of customer transactions and activities in order to prevent and combat money laundering and terrorism financing, approved by HCA of the NBM no. 256 of 19.12.2013;</p> <p>11. Recommendations on the establishment of cross-border relations in the context of legislation on preventing and combating money laundering and terrorism financing, approved by the HCA of the NBM no. 42 of 27.02.2014;</p> <p>12. Recommendations regarding the identification of the beneficial owner, approved by HCA of the NBM no. 147 of 31.07.2014;</p> <p>13. Recommendations regarding the risk-based approach of clients by the reporting entities in order to prevent and combat money laundering and terrorism financing, approved by NCFM Decision no. 49/17 of 09.10.2014;</p>	
3.1.3	<p>Please indicate the internal regulations governing the activity of preventing and combating money laundering and terrorism financing, as well as the approval body and the date of approval/entry into force:</p> <p>1. The activity program of BC „EuroCreditBank” S.A. on preventing and combating money laundering and terrorism financing, approved by the Board of Directors on 28.05.2020, including the "Know Your Client" Rules;</p> <p>2. Policy on how to identify, assess and minimize risks BC "EuroCreditBank" SA in the field of money laundering and terrorist financing, approved by the Board on 28.05.2020</p> <p>3. The procedure regarding the identification and monitoring of the politically exposed persons, approved by the CC on 13.06.2019;</p> <p>4. The procedure regarding the identification and reporting the activities and transactions within BC "EuroCreditBank" S.A., approved by the Board of Directors on 30.07.2019;</p>	
3.1.4	Has the financial institution implemented the FATF Recommendations (40 + 9)?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.1.5	<p>Does the FI's Program contains provisions on the existence within the institution of a responsible person in the field of AML/CFT, as well as its responsibilities for ensuring supervision and measures for implementation of the Program?</p> <p>If Yes, please provide the contact details of the responsible person concerning AML/CFT (name, surname, position, phone, fax, e-mail):</p> <p><u>Dumitru Lupan - Vice-Chairman of the Bank's Management Committee</u> <u>tel.: +373 22 500 106, fax: +373 22 548 827, email: dumitru.lupan@ecb.md</u></p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.1.6	<p>Does the FI's Program contains provisions on the existence within the institution of an independent and specialized subdivision/service, responsible for performing the activity on AML/CFT?</p> <p>a) Please Indicate the number of employees of the division / service specialized in AML/CFT: <u>Yes, Compliance and PCSB Department, 5 employees</u></p> <p>b) Please Indicate the name of the specialized division / service in AML/CFT and the leader's contact details (name, surname, position, phone, fax, e-mail): <u>Anna Cuprianova, AML Section</u> <u>Email: anna.cuprianova@ecb.md ,tel:+373 22 500 214</u></p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.1.7	Does FI Program contain requirements that regulate the process of preventing, detecting and reporting suspicious transactions?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.1.8	Is there established within the FI a position of internal audit or an independent 3rd person who systematically performs evaluations of internal AML/CFT policies and procedures?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.1.9	Does the FI Program provide procedures that regulate the business relationship with politically exposed persons?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.1.10	<p>Does the FI Program contain provisions regarding the possession and storage of information?</p> <p>What is the information storage term: <u>5 years</u></p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

3.1.11	Are the FI's AML/CFT policies, practices and procedures applied to all subsidiaries / branches and subdivisions of the institution both in the country and abroad?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.2	Risk evaluation	
3.2.1	Does the FI apply the risk-based approach to its customers and their performed transactions? Based on how many levels of risk are FI's clients classified: <u>3</u>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.2.2	Does the FI perform a general risk evaluation which involves identifying and assessing risks relating to money laundering and terrorist financing? Please indicate the periodicity of the evaluation: <u>annually</u>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.3	"Know Your Customer" Rules	
3.3.1	Are the "Know Your Customer" Rule/Policy followed within your FI?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.3.2	Does the FI perform the identification and identity verification of all customers as well as beneficiary owners at the establishment of business relationships or until the accounts are opened?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.3.2.1.	Does the identification and verification of the identity of individuals or legal persons, of the beneficial owner based on identity documents take place within the FI? * If "Yes", please indicate how the procedure for identifying customers and beneficial owners is performed: <i>The Bank applies the measures of identifying the individuals or legal persons, as well as the beneficial owner:</i> <ul style="list-style-type: none"> - until the establishment of business relations or until the opening of bank accounts; - when performing occasional transactions in the amount of at least 20,000 MDL if the transaction is performed through a single operation, or in the amount of over 300,000 MDL - if the transaction is performed through one or more operations; - if there is a suspicion of money laundering or terrorism financing, regardless of any exceptions, exemptions or established limits; - if there are doubts as to the veracity and accuracy of the identification data obtained. 	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.3.2.2	Does the FI identify the beneficial owner and take appropriate and risk-based measures to verify his identity, so that the reporting entity has, the certainty that it knows who the beneficial owner is in order to understand the ownership and control structure of individuals and legal entities?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.3.2.3	Does the FI get information on the purpose and nature of the business relationship, on complex and unusual transactions?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.3.3	Does FI identify all customers at the performing of some occasional transactions, as well as performing of some electronic transactions, whether the transaction is carried out in a single operation or several operations?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.3.4	Does FI perform the updating of information obtained at clients' identification? Indicate the updating frequency. <u>The information is updated annually or more often if needed</u>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.3.5	In the cases listed below, the IF undertakes more identification measures than the standard ones (additional / increased): <ul style="list-style-type: none"> - The individual or the legal/entity is not present at identification, - In cross-border banking relationships, - In business relationships or transactions with politically exposed persons. 	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.3.6	Does the FI apply increased precautions to its customers or transactions considered to be of high risk?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

3.3.7	In transactions or business relations with politically exposed persons, the financial institution shall ensure:	
	Appropriate risk-based procedures for determining whether a person is politically exposed?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	Obtaining the approval of senior management (or FI administrators) for establishing or continuing business relationships with such persons?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	Taking appropriate measures to establish the source of the goods involved in the business relationship or in the transactions carried out?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	Carrying out an increased and permanent monitoring of the business relationship.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.4	Transaction monitoring	
3.4.1	Does the FI have a system for detecting and fixing suspicious payments or transactions? * If "Yes", please indicate which method is used: <input type="checkbox"/> Automated <input type="checkbox"/> Manual <input checked="" type="checkbox"/> Combined	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.4.2	Does FI take actions in order to understand the ordinary transactions of its clients based on their risk evaluation?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.4.3	Does the FI have procedures for monitoring unusual or suspicious activities?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.4.4	Does the monitoring program provide requirements for obtaining supporting documents when carry out a transaction for identifying the source of funds/income used by the clients?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.4.5	Does FI establish business relationships with high risk customers only after obtain the approval of the senior management or of the administrator?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.4.6	Does the FI have an updated list of politically exposed persons, as well procedures for carrying out increased and permanent monitoring of the transactions with these customers?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.5	Transactions reporting, prevention and detection of suspicious transactions	
3.5.1	Does the FI have a system for detecting and fixing suspicious payments or transactions and those that exceed a certain limit, according to the requirements of the legislation, as well as reporting to the competent bodies?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.5.2	Does FI dispose the procedure for reporting to the public authorities for the supervision and control of information about suspicious operations in the legalization (laundering) of illegally obtained revenues and / or terrorist financing?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.5.3	Does FI dispose of procedures for identification of structured transactions performed in order to avoid reporting requirements for large amounts of cash?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.5.4	Does FI evaluate in real time (before processing) transactions of its clients that imply countries of specific interest (off-shore zones etc.) as well as clients' transactions with high risk?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.5.5	Does FI dispose of an automat blocking control system of customers / transactions based on the lists of suspects / terrorists / on whom sanctions or prohibitions have been applied both nationally and internationally?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
3.5.6	Does FI dispose the procedures by which bank employees are required to verify customer identification data, and to track those transactions that are carried out on behalf of persons involved or suspected in terrorist activities or in the manufacturing / trafficking of drugs, according to the lists of persons and companies suspected of money laundering and/or terrorist financing by	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

	government / international agencies? * If "Yes", indicate with which specific lists: <input type="checkbox"/> OFAC <input type="checkbox"/> UN <input type="checkbox"/> EU	
3.5.7	In cross-border banking, the financial institution takes one or more of the following measures:	
	Collecting sufficient information about a corresponding institution to fully understand the nature of its work and to ascertain, from publicly available information, its reputation and the quality of supervision?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Evaluate the policies to prevent and combat money laundering and terrorist financing applied by the corresponding institution?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Obtaining approval from senior management before establishing relationships with correspondent banks?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Has the finding that the correspondent institution has verified the identity of customers whose transactions are carried out through its accounts, applied permanent precautionary measures and is able to provide relevant precautionary data on request?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.6	Other additional information	
3.6.1	Does FI open anonymous accounts?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.6.2	Does the FI carry out financial operations through internet banking systems?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.6.3	Does FI maintain relations with the banks registered in off-shore areas?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.6.4	Does FI keep correspondent relationships with banks that do not have physical presence in a certain state (Shell Banks)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.6.5	Does FI have a policy in the FI according to which the correspondent relation will initiated only with banks that are licensed to conduct banking operations in their country of origin.	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.6.6	Does the FI maintain relations with banks, registered in countries that do not cooperate with the FATF in the fight against money laundering or presents an increased danger in terms of the level of crime and corruption?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.6.7	Does the IF organize staff trainings in the field of AML/CFT?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.6.8	Does the IF keep the records of training session that includes information related to the personnel involved and materials used?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.6.9	Is the staff of the FI informed about any changes in internal regulations and in the relevant legislation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.6.10	Does the FI participate in seminars organized by the Banks Association or by the public supervisory and control authority in the field of preventing and combating money laundering and terrorism financing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.6.11	Have there been applied sanctions by supervisors or other authorities in the last 5 years against FI for violating the legislation in the field of preventing and combating money laundering and terrorism financing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.6.12	Has the FI been the subject of prosecutions, accusations, investigations, which have been linked to money laundering and terrorism financing in the last 5 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.6.13	Should FI be considered as a USA tax resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No

	Collecting sufficient information about a corresponding institution to fully understand the nature of its work and to ascertain, from publicly available information, its reputation and the quality of supervision?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	Evaluate the policies to prevent and combat money laundering and terrorist financing applied by the corresponding institution?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	Obtaining approval from senior management before establishing relationships with correspondent banks?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
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Acces restrictionat

Programul de activitate al BC "EuroCreditBank" S.A. privind prevenirea și combaterea spălării banilor și finanțării terorismului

8/6

Anexa nr.4c/11

3.6.13	Are the beneficiary owners of FI USA tax residents?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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We confirm that the presented information is true and it reflects exactly our bank's policy on preventing and combating of money laundering and terrorism financing.

Date 22 / 06 / 2020

First Vice President of the Management Committee

 position



Cataraga Iune

 last name first name

[Handwritten Signature]

 signature

Stamp

Information about the 3rd parts which will use the services of correspondent banking operations

Name of the bank (third parts)	The headquarter

Signature

[Handwritten Signature]

[Handwritten Signature]