



## Anti-Money Laundering & Combating Financing of Terrorism Questionnaire for Correspondent Relationship

### A. BASIC INFORMATION

1. Name of the Institution: The City Bank Limited
2. Registered Address: City Bank Center  
136 Gulshan Avenue, Gulshan-2, Dhaka-1212, Bangladesh
3. Website Address: https://www.thecitybank.com.bd/
4. Principal Business Activities: Corporate & Investment Banking (Working Capital Finance, Trade Finance, Short/Mid-Term Finance, Project Finance, Islamic Finance, Structured Finance, Cash Management, Investment Banking), Retail Banking (Deposit, Loan, Debit Card, Credit Card, NRB, NFB, The CityMaxx, City Global, Accelerated Banking etc.), SME Banking, Islamic Banking, Treasury, Internet Banking etc.
5. Regulatory Authority: Bangladesh Bank (Central Bank of Bangladesh)
6. Operational Status:
- Does your Bank maintain a physical presence in the licensing country?  Yes  No

### B. OWNERSHIP / MANAGEMENT

7. Is your institution listed in any stock exchange?  Yes  No  
If so, which stock exchange?  
Dhaka Stock Exchange (DSE) & Chittagong Stock Exchange (CSE)
8. If "No" to Q7, please provide a list of the major shareholders holding more than 10% shares in your institution.  
- N/A

### C. ANTI-MONEY LAUNDERING AND TERRORIST FINANCING CONTROLS

Additional information to be incorporated at the end of the questionnaire if your answer is "No" to any of the following questions:

#### I. General AML & CFT Policies, Practices and Procedures:

9. Does your institution have in place policies and procedures approved by your institution's board or senior management to prevent money laundering and combating terrorist financing?  Yes  No
10. Does your institution have a legal and regulatory compliance program that includes a designated officer that is responsible for coordinating and overseeing the AML/CFT framework?  Yes  No
11. Has your institution developed written policies documenting the processes that they have in place to prevent, detect and report suspicious transactions?  Yes  No
12. Does your institution 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  No



13. Does your institution permit the opening of anonymous or numbered accounts by customers?  Yes  No
14. Does your institution 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  No
15. Does your institution have policies covering relationships with Politically Exposed Persons (PEP's), their family and close associates?  Yes  No
16. Does your institution have policies and procedures that require keeping all the records related to customer identification and their transactions?  Yes  No

If "Yes", for how long? - 05 Years after Close of Relationship

## II. Risk Assessment

17. Does your institution have a risk-based assessment of its customer base and their transactions?  Yes  No
18. Does your institution determine the appropriate level of enhanced due diligence necessary for those categories of customers and transactions that have reason(s) to pose a heightened risk of illicit activities at or through the FI?  Yes  No

## III. Know Your Customer, Due Diligence and Enhanced Due Diligence

19. Has your institution implemented processes for the identification of Beneficial Ownership (those customers on whose behalf it maintains or operates accounts or conducts transactions)?  Yes  No
20. Does your institution have a requirement to collect information regarding its customers' business activities?  Yes  No
21. Does your institution have a process to review and, where appropriate, update customer information relating to high risk client information?  Yes  No
22. Does your institution have procedures to establish a record for each new customer noting their respective identification documents and 'Know Your Customer' information?  Yes  No
23. Does your institution complete a risk-based assessment to understand the normal and expected transactions of its customers?  Yes  No

## IV. Reportable Transactions for Prevention and Detection of ML/TF

24. Does your institution have policies or practices for the identification and reporting of transactions that are required to be reported to the authorities?  Yes  No
25. Where cash transaction reporting is mandatory, does your institution have procedures to identify transactions structured to avoid such obligations?  Yes  No
26. Does your institution screen customers and transactions against lists of persons, entities or countries issued by government/competent authorities or under the UN security Council Resolution?  Yes  No
27. Does your institution have policies to reasonably ensure that it only operates with correspondent banks that possess licenses to operate in their countries of origin?  Yes  No

**V. Transaction Monitoring**

28. Does your institution have a monitoring program for unusual and potentially suspicious activity that covers funds transfers and monetary instruments such as travelers' checks, money orders, etc?  Yes  No

**VI. AML Training**

29. Does your institution provide AML & CFT training to relevant employees of your organization?  Yes  No
30. Does your institution communicate new AML & CFT related laws or changes to existing AML/CFT related policies or practices to relevant employees?  Yes  No
31. Does your institution provide AML & CFT training to relevant third parties if they are employed to carry out some of the functions of your organization?  Yes  No

**Space for additional information:**

*(Please indicate which question the information is referring to.)*

- N/A

**D. GENERAL**

32. Does the responses provided in this Declaration apply to the following entities:

- Head Office and all domestic branches  Yes  No  N/A
- Overseas branches  Yes  No  N/A
- Domestic subsidiaries \*  Yes  No  N/A
- Overseas subsidiaries \*  Yes  No  N/A

If the response to any of the above is "No", please provide a list of the branches and/or subsidiaries that are excluded, including the name of the institution, location and contact details.

\* **Note:** Domestic & Overseas subsidiaries have their own AML/CTF Policy.

**List of Subsidiaries:**

- 1 **City Brokerage Limited**  
Jiban Bima Tower (1st & 2nd floor)  
10 Dilkusha C/A, Dhaka-1000, Bangladesh  
Phone : +88 02 9565925-34,  
Direct: +88 02 9553918, Fax: +88 02 7115049  
Email : [info@citybrokerageltd.com](mailto:info@citybrokerageltd.com)
- 2 **City Bank Capital Resources Limited**  
Head Office : Jibon Bima Tower (1st Floor),  
10 Dilkusha C/A, Dhaka 1000, Bangladesh.  
Phone: +880-2-9565911  
Fax: +880-2-9585377  
Email: [info@cbcr.com](mailto:info@cbcr.com)
- 3 **CBL Money Transfer SDN. Bhd**  
Ground Floor, Loke Yew Building No 2,  
Leboh Pasar Basar 50050 KL Malaysia  
e-mail: [farazi@cblmoneytransfer.com](mailto:farazi@cblmoneytransfer.com)



I, the undersigned, confirm to the best of my knowledge that the information provided in this questionnaire is current, accurate and representative of the anti-money laundering and anti-terrorist financing policies and procedures that are established in my institution.

I also confirm that I am authorized to complete this questionnaire on behalf of my institution.

Signature:

A handwritten signature in black ink, appearing to read "Faruq M. Ahmed", with a long horizontal line extending to the left and a vertical line extending upwards from the end.

Name: Faruq M. Ahmed  
Designation: Additional Managing Director, CRO & Chief Anti-Money Laundering Compliance Officer (CAMLCO)  
Date: 28 September 2015  
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