



**COMMITMENT TO COMPLIANCE WITH REGULATIONS ON  
ANTI-MONEY LAUNDERING, COUNTER-TERRORIST  
FINANCING, AND PREVENTION OF PROLIFERATION OF  
WEAPONS OF MASS DESTRUCTION**

Fully aware of the pivotal role of the banking sector in the prevention and combat of money laundering and terrorist financing, Saigon Bank for Industry and Trade (SAIGONBANK) continuously and proactively strengthens its risk management and compliance capabilities. The Bank places particular emphasis on strictly adhering to legal regulations and international practices; at the same time, the Board of Management consistently focuses on improving policies and mechanisms, developing human resources, investing in information technology systems, and directing all staff to strictly comply with internal regulations as well as the directives of the State Bank of Vietnam.

We hereby confirm that the Bank has implemented the following measures:

- 1. Regulatory Compliance:** SAIGONBANK strictly adheres to the Law on AML of Vietnam and related regulations issued by the State Bank of Vietnam (SBV).
- 2. KYC and Customer Due Diligence (CDD):** We maintain robust "Know Your Customer" procedures, including verifying the identity of customers, identifying ultimate beneficial owners, and conducting enhanced due diligence (EDD) for high-risk profiles.
- 3. Transaction Monitoring:** We employ automated and manual systems to monitor transactions for any unusual or suspicious activities.
- 4. Reporting:** All suspicious transactions are reported to the SBV and relevant competent authorities in accordance with legal requirements.
- 5. Sanctions Screening:** The Bank screens customers against applicable sanctions lists, including but not limited to the UN Security Council and local government lists.
- 6. Record Keeping:** All AML-related information are securely maintained for a minimum period of 5 years.
- 7. Training:** Employees regular training on AML/CFT trends, internal policies as well as the SBV's regulations.
- 8.** In addition, other measures are also applied to ensure the implementation of anti-money laundering requirements in day-to-day operations.



SAIGONBANK is committed to consistently complying with the laws of Vietnam and international standards on Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF). The Bank is dedicated to safeguarding customers and all employees from becoming victims of, or unintentionally facilitating, money laundering, terrorist financing, and the proliferation of weapons of mass destruction. At the same time, SAIGONBANK places strong emphasis on enhancing control measures and risk management practices to prevent and mitigate potential reputational, operational, and financial losses.

Sincerely./.

**SAIGONBANK FOR INDUSTRY AND TRADE**