



Financial Institution Name:

Location (Country) :


No #	Question	Answer
<b>1. ENTITY &amp; OWNERSHIP</b>		
1	Full Legal name	
2	Append a list of foreign branches which are covered by this questionnaire (if applicable)	
3	Full Legal (Registered) Address	
4	Full Primary Business Address (if different from above)	
5	Date of Entity incorporation / establishment	
6	Select type of ownership and append an ownership chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	
6 a1	If Y, indicate the exchange traded on and ticker symbol	
6 b	Member Owned / Mutual	
6 c	Government or State Owned by 25% or more	
6 d	Privately Owned	
6 d1	If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more	
7	% of the Entity's total shares composed of bearer shares	
8	Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL) ?	
8 a	If Y, provide the name of the relevant branch/es which operate under an OBL	

<b>2. AML, CTF &amp; SANCTIONS PROGRAMME</b>		
<b>9</b>	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:	
<b>9 a</b>	Appointed Officer with sufficient experience / expertise	
<b>9 b</b>	Cash Reporting	
<b>9 c</b>	CDD	
<b>9 d</b>	EDD	
<b>9 e</b>	Beneficial Ownership	
<b>9 f</b>	Independent Testing	
<b>9 g</b>	Periodic Review	
<b>9 h</b>	Policies and Procedures	
<b>9 i</b>	Risk Assessment	
<b>9 j</b>	Sanctions	
<b>9 k</b>	PEP Screening	
<b>9 l</b>	Adverse Information Screening	
<b>9 m</b>	Suspicious Activity Reporting	
<b>9 n</b>	Training and Education	
<b>9 o</b>	Transaction Monitoring	
<b>10</b>	Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee?	
<b>11</b>	Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme?	
<b>11a</b>	If Y, provide further details	

<b>3. ANTI BRIBERY &amp; CORRUPTION</b>		
<b>12</b>	Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to [reasonably] prevent, detect and report bribery and corruption?	
<b>13</b>	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	
<b>14</b>	Does the Entity provide mandatory ABC training to:	
<b>14 a</b>	Board and Senior Committee Management	
<b>14 b</b>	1st Line of Defence	
<b>14 c</b>	2nd Line of Defence	
<b>14 d</b>	3rd Line of Defence	
<b>14 e</b>	3rd parties to which specific compliance activities subject to ABC risk have been outsourced	
<b>14 f</b>	Non-employed workers as appropriate (contractors / consultants)	

4. AML, CTF & SANCTIONS POLICIES & PROCEDURES		
15	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report:	
15 a	Money laundering	
15 b	Terrorist financing	
15 c	Sanctions violations	
16	Does the Entity have policies and procedures that:	
16 a	Prohibit the opening and keeping of anonymous and fictitious named accounts	
16 b	Prohibit the opening and keeping of accounts for unlicensed banks and / or NBFIs	
16 c	Prohibit dealing with other entities that provide banking services to unlicensed banks	
16 d	Prohibit accounts / relationships with shell banks	
16 e	Prohibit dealing with another Entity that provides services to shell banks	
16 f	Prohibit opening and keeping of accounts for Section 311 designated entities	
16 g	Prohibit opening and keeping of accounts for any of unlicensed / unregulated remittance agents, exchanges houses, casa de cambio, bureaux de change or money transfer agents	
16 h	Assess the risks of relationships with domestic and foreign PEPs, including their family and close associates	
16 i	Define escalation processes for financial crime risk issues	
16 j	Specify how potentially suspicious activity identified by employees is to be escalated and investigated	
16 k	Outline the processes regarding screening for sanctions, PEPs and negative media	
17	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	
18	Does the Entity have a record retention procedures that comply with applicable laws?	
18 a	If Y, what is the retention period?	

5. KYC, CDD and EDD		
19	Does the Entity verify the identity of the customer?	
20	Do the Entity's policies and procedures set out when CDD must be completed, e.g. at the time of onboarding or within 30 days	
21	Which of the following does the Entity gather and retain when conducting CDD? Select all that apply:	
21 a	Ownership structure	
21 b	Customer identification	
21 c	Expected activity	
21 d	Nature of business / employment	
21 e	Product usage	
21 f	Purpose and nature of relationship	
21 g	Source of funds	
21 h	Source of wealth	
22	Are each of the following identified:	
22 a	Ultimate beneficial ownership	
22 a1	Are ultimate beneficial owners verified?	
22 b	Authorised signatories (where applicable)	
22 c	Key controllers	
22 d	Other relevant parties	
23	Does the due diligence process result in customers receiving a risk classification?	
24	Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	
25	Does the Entity have policies, procedures and processes to review and escalate potential matches from screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	
26	Does the Entity have a process to review and update customer information based on:	
26 a	KYC renewal	
26 b	Trigger event	

<b>27</b>	From the list below, which categories of customers or industries are subject to EDD and / or are restricted, or prohibited by the Entity's FCC programme?	
<b>27 a</b>	Non-account customers	
<b>27 b</b>	Non-resident customers	
<b>27 c</b>	Shell banks	
<b>27 d</b>	MVTS/ MSB customers	
<b>27 e</b>	PEPs	
<b>27 f</b>	PEP Related	
<b>27 g</b>	PEP Close Associate	
<b>27 h</b>	Correspondent Banks	
<b>27 h1</b>	If EDD or EDD & restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2014?	
<b>27 i</b>	Arms, defense, military	
<b>27 j</b>	Atomic power	
<b>27 k</b>	Extractive industries	
<b>27 l</b>	Precious metals and stones	
<b>27 m</b>	Unregulated charities	
<b>27 n</b>	Regulated charities	
<b>27 o</b>	Red light business / Adult entertainment	
<b>27 p</b>	Non-Government Organisations	
<b>27 q</b>	Virtual currencies	
<b>27 r</b>	Marijuana	
<b>27 s</b>	Embassies / Consulates	
<b>27 t</b>	Gambling	
<b>27 u</b>	Payment Service Provider	
<b>27 v</b>	Other (specify)	
<b>28</b>	If restricted, provide details of the restriction	

<b>6. MONITORING &amp; REPORTING</b>		
<b>29</b>	Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity?	
<b>30</b>	What is the method used by the Entity to monitor transactions for suspicious activities?	
<b>31</b>	Does the Entity have regulatory requirements to report suspicious transactions?	
<b>31 a</b>	If Y, does the Entity have policies, procedures and processes to comply with suspicious transactions reporting requirements?	
<b>32</b>	Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity?	

7. PAYMENT TRANSPARENCY		
33	Does the Entity adhere to the Wolfsberg Group Payment Transparency Standards?	
34	Does the Entity have policies, procedures and processes to [reasonably] comply with and have controls in place to ensure compliance with:	
34 a	FATF Recommendation 16	
34 b	Local Regulations	
34 b1	Specify the regulation	
34 c	If N, explain	



8. SANCTIONS		
<b>35</b>	Does the Entity have policies, procedures or other controls reasonably designed to prohibit and / or detect actions taken to evade applicable sanctions prohibitions, such as stripping, or the resubmission and / or masking, of sanctions relevant information in cross border transactions?	
<b>36</b>	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	
<b>37</b>	Select the Sanctions Lists used by the Entity in its sanctions screening processes:	
<b>37 a</b>	Consolidated United Nations Security Council Sanctions List (UN)	
<b>37 b</b>	United States Department of the Treasury's Office of Foreign Assets Control (OFAC)	
<b>37 c</b>	Office of Financial Sanctions Implementation HMT (OFSI)	
<b>37 d</b>	European Union Consolidated List (EU)	
<b>37 e</b>	Lists maintained by other G7 member countries	
<b>37 f</b>	Other (specify)	
<b>38</b>	Does the Entity have a physical presence, e.g., branches, subsidiaries, or representative offices located in countries / regions against which UN, OFAC, OFSI, EU and G7 member countries have enacted comprehensive jurisdiction-based Sanctions?	

<b>9. TRAINING &amp; EDUCATION</b>		
<b>39</b>	Does the Entity provide mandatory training, which includes :	
<b>39 a</b>	Identification and reporting of transactions to government authorities	
<b>39 b</b>	Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered	
<b>39 c</b>	Internal policies for controlling money laundering, terrorist financing and sanctions violations	
<b>39 d</b>	New issues that occur in the market, e.g., significant regulatory actions or new regulations	
<b>40</b>	Is the above mandatory training provided to :	
<b>40 a</b>	Board and Senior Committee Management	
<b>40 b</b>	1st Line of Defence	
<b>40 c</b>	2nd Line of Defence	
<b>40 d</b>	3rd Line of Defence	
<b>40 e</b>	3rd parties to which specific FCC activities have been outsourced	
<b>40 f</b>	Non-employed workers (contractors / consultants)	

**10. AUDIT**

41	In addition to inspections by the government supervisors / regulators, does the Entity have an internal audit function, a testing function or other independent third party, or both, that assesses FCC AML, CTF and Sanctions policies and practices on a regular basis?	
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**Signature Page**

Wolfsberg Group Financial Crime Compliance Questionnaire 2020 (FCCQ V1.1)

(Financial Institution name)

I,  (Senior Compliance Manager- Second Line representative), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg FCCQ are complete and correct to my honest belief.

(Signature & Date)

**CREDIT AGRICOLE CIB - TABLE OF BRANCHES AND SUBSIDIARIES**

Branches / Subsidiaries(*)	Area	Country	Address	Local Regulator (Name and Internet link)
Banco Credit Agricole Brasil*	America	Brazil	Av. Brigadeiro Faria Lima, 4.440, 3º andar, Itaim Bibi, CEP 04538-132 São Paulo, SAO PAULO BRAZIL	Central Bank of Brasil <a href="http://www.bcb.gov.br/pt-br#!/home">http://www.bcb.gov.br/pt-br#!/home</a> Comissão de Valores Mobiliários <a href="http://www.cvm.gov.br/">http://www.cvm.gov.br/</a>
Credit Agricole CIB Canada	America	Canada	2000 McGill College Ave, Suite 1900, H3A 3H3, Montréal CANADA	Bureau du surintendant des institutions financières Canada Office of the Superintendent of Financial Institutions Canada <a href="http://www.osfi-bsif.gc.ca/swppws/default.html">http://www.osfi-bsif.gc.ca/swppws/default.html</a>
Credit Agricole CIB New York	America	United States	1301 Avenue of the Americas New York NY 10019 UNITED STATES	Federal reserve bank of N.Y. <a href="http://www.ny.frb.org">http://www.ny.frb.org</a>
Credit Agricole CIB Sydney	Asia	Australia	Level 15, Aurora Place 88 Phillip Street Sydney NSW 2000 AUSTRALIA	Australian Prudential Regulation Authority <a href="https://www.apra.gov.au/">https://www.apra.gov.au/</a>
Credit Agricole CIB China*	Asia	China	12F, Office Tower 2, Plaza 66, N°1266 West Nanjing Road SHANGHAI 200040 CHINA	China Banking and Insurance Regulatory Commission <a href="http://www.cbrc.gov.cn/">http://www.cbrc.gov.cn/</a>
Credit Agricole CIB Hong Kong	Asia	Hong Kong	27/F Two Pacific Place, 88 Queensway HONG KONG	Hong Kong Monetary Authority <a href="http://www.info.gov.hk/hkma/">http://www.info.gov.hk/hkma/</a> Securities and Futures Commission <a href="http://www.sfc.hk">http://www.sfc.hk</a>
Credit Agricole CIB Mumbai	Asia	India	Hoechst House - 11th, 12th, 14th Floors, Nariman Point Mumbai 400021 INDIA	Reserve Bank of India <a href="http://www.rbi.org.in">http://www.rbi.org.in</a>
Credit Agricole CIB Tokyo	Asia	Japan	Shiodome Sumitomo Building, 15th floor, 1-9-2 Higashi-Shimbashi, Minato-ku 105-0021 Tokyo JAPAN	Financial Services Agency <a href="http://www.fsa.go.jp">www.fsa.go.jp</a>
Credit Agricole CIB Seoul Branch	Asia	Korea	21F Kyobo B/D 1, Chongro, Chongro-ku Seoul, 03154, KOREA	Financial Supervisory Service <a href="http://www.fss.or.kr">http://www.fss.or.kr</a> The Bank of Korea <a href="http://www.bok.or.kr/eng/main/main.do">http://www.bok.or.kr/eng/main/main.do</a> Financial Services Commission <a href="http://www.fsc.go.kr/index.jsp">http://www.fsc.go.kr/index.jsp</a>
Credit Agricole CIB Singapore	Asia	Singapore	168 Robinson Road, #23-01, Capital Tower SINGAPORE 068912	Monetary Authority of Singapore <a href="http://www.mas.gov.sg">http://www.mas.gov.sg</a>
Credit Agricole CIB Taipei	Asia	Taiwan	Hong Kuo Building - 16th Floor, N° 167 Tun Hua North Road 10549 Taipei TAIWAN	Financial Supervisory Commission <a href="http://www.fsc.gov.tw">http://www.fsc.gov.tw</a> Central Bank of the Republic of China <a href="http://www.cbc.gov.tw/mp1.html">http://www.cbc.gov.tw/mp1.html</a>
Credit Agricole CIB Belgium	Europe	Belgium	120 chaussée de La Hulpe 1000 Bruxelles BELGIQUE	Banque Nationale de Belgique <a href="http://www.bnb.be">http://www.bnb.be</a> Autorité des services et marchés financiers <a href="http://www.fsma.be/en.aspx">http://www.fsma.be/en.aspx</a>
Credit Agricole CIB Denmark	Europe	Denmark	Løngangstræde 20, 1468 København K (Copenhagen) Denmark	Danish FSA <a href="https://www.dfsa.dk/">https://www.dfsa.dk/</a>
Credit Agricole CIB Helsinki	Europe	Finland	Unioninkatu 32b 00100 Helsinki FINLAND	Financial Supervisory Authority (FIN-FSA), <a href="http://www.finansinspektionen.fi/en/Pages/Default.aspx">http://www.finansinspektionen.fi/en/Pages/Default.aspx</a>

Branches / Subsidiaries(*)	Area	Country	Address	Local Regulator (Name and Internet link)
Credit Agricole CIB Germany	Europe	Germany	Taunusanlage 14 60325 Frankfurt am Main GERMANY	BaFin - Federal Financial Supervisory Authority <a href="http://www.bafin.de">http://www.bafin.de</a> Deutsche Bundesbank <a href="http://www.bundesbank.de/">http://www.bundesbank.de/</a>
Credit Agricole CIB Milan	Europe	Italy	Piazza Cavour, 2 20121 Milano ITALY	Bank of Italy <a href="http://www.bancaditalia.it">http://www.bancaditalia.it</a> Consob <a href="http://www.consob.it">http://www.consob.it</a>
Credit Agricole CIB AO*	Europe	Russia	11b Degtyarny pereulok 191144 Saint-Petersbourg RUSSIA	Central Bank of the Russian Federation <a href="http://www.cbr.ru/">http://www.cbr.ru/</a>
Credit Agricole CIB Madrid	Europe	Spain	Paseo de la Castellana, 1 28046 Madrid SPAIN	Regulator for Banking activities Banco de España <a href="http://www.bde.es/bde/en/">http://www.bde.es/bde/en/</a> For the activities on securities CNMV <a href="http://www.cnmv.es">http://www.cnmv.es</a>
Credit Agricole CIB Sweden	Europe	Sweden	Regeringsgatan 38 P.O. Box 7734 103 95 Stockholm SWEDEN	Finansinspektionen <a href="http://www.fi.se/Folder-EN/Startpage/">http://www.fi.se/Folder-EN/Startpage/</a>
Credit Agricole CIB London	Europe	United Kingdom	Broadwalk House 5 Appold Street EC2A 2DA London UNITED KINGDOM	FCA (Financial Conduct Authority) <a href="http://www.fca.org.uk/">http://www.fca.org.uk/</a> Prudential Regulation Authority <a href="http://www.pfca.org.uk/financial-claims/organisations/prudential-regulatory-authority.html">http://www.pfca.org.uk/financial-claims/organisations/prudential-regulatory-authority.html</a>
Credit Agricole CIB DIFC	Middle East and North Africa	United Arab Emirates	Office Number 2101-2201 Al Fattan Currency House Level 21 and 22 Al Fattan Area- DIFC PO BOX 506 611 Dubai UAE	Dubai Financial Services Authority <a href="https://www.dfsa.ae/">https://www.dfsa.ae/</a>
Credit Agricole CIB UAE	Middle East and North Africa	United Arab Emirates	DUBAI Branch: The Maze Tower – Level 14 P.O. Box 9256 Sheikh Zayed Road DUBAI ABU DHABI Branch: Level 5, Al Muhairy Centre Sheikh Zayed the First Street P.O.Box 4725 – Abu Dhabi UAE.	Central Bank of United Arab Emirates <a href="http://www.centralbank.ae">http://www.centralbank.ae</a>
Credit Agricole CIB Qatar	Middle East and North Africa	Qatar	Al Fardan Offices Towers, Regus Business Centre, 9th Floor, Office No. 922 1416 Rescowork03, Dafna, West Bay Doha QATAR	Qatar Financial Center Regulatory Authority (QFCRA) - <a href="https://www.qfcra.com/">https://www.qfcra.com/</a>
Credit Agricole CIB Saudi Arabia	Middle East and North Africa	Saudia Arabia	King Fahad Road, Kingdom Tower, Riyadh SAUDI ARABIA	Capital Market Authority <a href="https://cma.org.sa/en/Pages/default.aspx">https://cma.org.sa/en/Pages/default.aspx</a>
Credit Agricole Securities USA	America	United States	1301 Avenue of the Americas New York NY 10019 UNITED STATES	Federal reserve bank of N.Y. <a href="http://www.ny.frb.org">http://www.ny.frb.org</a>
Credit Agricole Securities Asia LTD	Asia	Hong Kong	Suites 2512-2515, 26-27/F & 30/F Two Pacific Place, 88 Queensway, Admiralty HONG KONG	Securities and Futures Commission <a href="http://www.sfc.hk">http://www.sfc.hk</a>
Credit Agricole Securities Asia BV Tokyo	Asia	Japan	Shiodome Sumitomo Building, 15th floor, 1-9-2 Higashi-Shimbashi, Minato-ku 105-0021 Tokyo JAPAN	Financial Services Agency <a href="http://www.fsa.go.jp">www.fsa.go.jp</a>

Branches / Subsidiaries(*)	Area	Country	Address	Local Regulator (Name and Internet link)
Credit Agricole Securities Asia LTD Seoul Branch	Asia	Korea	21F, Kyobo Bldg 1 Jong-ro, Jongro-gu, Seoul, 03154, SOUTH KOREA	Financial Supervisory Service <a href="http://www.fss.or.kr">http://www.fss.or.kr</a> Financial Services Commission <a href="http://www.fsc.go.kr/index.jsp">http://www.fsc.go.kr/index.jsp</a> Korea Echange <a href="http://global.krx.co.kr/main/main.jsp">http://global.krx.co.kr/main/main.jsp</a> Korea Financial Investment Association <a href="http://eng.kofia.or.kr/index.do">http://eng.kofia.or.kr/index.do</a>