

The Bank is fully committed to adhering to all applicable laws and regulations related to Anti-Money Laundering, Countering the Financing of Terrorism, Countering Proliferation Financing, and Targeted Financial Sanctions (AML/CFT/CPF and TFS). This Anti-Financial Crime Statement outlines the Bank's risk appetite and tolerance for financial crime risks while reinforcing its commitment to operational integrity.

The Bank adopts a risk-based approach to managing AML/CFT/CPF and TFS risks, aimed at safeguarding the Bank from exposure to financial crime and supporting the integrity, security, and stability of the broader financial system. This includes refraining from any engagement with individuals or entities listed on relevant sanctions lists, such as those issued by the Malaysian Ministry of Home Affairs, United Nations Security Council, Office of Foreign Assets Control, the European Union, and the UK HM Treasury.

All employees are expected to discharge their AML/CFT/CPF and TFS responsibilities diligently and in accordance with established policies. The Bank's Statement on Anti-Financial Crime is reviewed regularly to ensure alignment with evolving regulatory requirements, threat landscapes, and business strategies. This ongoing commitment positions the Bank as a trusted and responsible financial institution dedicated to preventing financial crime and protecting the interests of all stakeholders.