

UOB's Approach to Sanctions Compliance

大华银行关于制裁合规的宗旨

United Overseas Bank Limited ("UOB"), its branches in and outside Singapore and subsidiaries ("UOB Group entities") are committed to complying with the sanctions laws and regulations ("sanctions laws") passed by Singapore, the United Nations Security Council, the European Union and the U.S. Department of the Treasury's Office of Foreign Assets Control as well as applicable sanctions laws in the jurisdictions in which UOB Group entities operate. Under the sanctions laws, individuals and entities are prohibited from entering into financial transactions or provide financial assistance or services in relation to sanctioned individuals, entities or activities, as non-compliance with relevant sanctions laws may result in civil or criminal liability leading to fines, imprisonment or both.

大华银行有限公司（“UOB”）、其在新加坡境内外的分支行以及子公司（“UOB 集团实体”）致力于遵守新加坡、联合国安理会、欧盟和美国财政部海外资产控制办公室制定的制裁法律和法规（“制裁法律”）以及 UOB 集团实体所在辖区适用的制裁法律。根据制裁法律规定，个人及实体不得开展涉及受制裁个人、实体或相关活动的金融交易或为其提供金融援助或服务。违反相关规定可能会导致罚款、监禁或两者兼而有之的民事或刑事责任。

As such, UOB Group entities do not open accounts, continue customer relationships, provide products or services, execute or facilitate transactions (directly or indirectly) or engage in any activity involving sanctioned individuals, entities, countries or territories, subject to the extent permissible by sanctions laws. UOB Group entities may also, in its sole discretion, decide not to process or to facilitate transactions or to provide products and services even where permissible by sanctions laws, if these activities fall outside UOB's risk appetite. Currently, the sanctioned countries and regions are the Crimea region in Ukraine, Cuba, Iran, North Korea, Sudan and Syria.

因此，UOB 集团实体在制裁法律允许的范围内，不会在涉及受制裁个人、实体、国家或地区的情形下开立账户、维持客户关系、提供产品或服务、或（直接或间接地）执行或助力交易或开展任何交易活动。如果交易活动超出大华银行的风险承受能力，即便制裁法律允许，UOB 集团实体也可自行决定拒绝处理交易或提供产品及服务。目前，受制裁国家和地区包括乌克兰克里米亚地区、古巴、伊朗、朝鲜、苏丹和叙利亚。

In addition, UOB Group entities will restrict certain products or services or business activities involving (directly or indirectly) countries, individuals or target industry sectors subject to selective or targeted sanctions laws. Currently, the countries where selective sanctions laws may apply are Zimbabwe, Belarus, Venezuela and Russia.

此外，UOB 集团实体会限制（直接或间接）涉及受选择性或定向制裁法律约束的国家、个人或目标行业的产品、服务或商业活动。目前，可能适用于选择性制裁法律的国家有津巴布韦、白俄罗斯、委内瑞拉和俄罗斯。

By applying for products and services and by continuing a banking relationship with us, you represent and warrant that at all times, you are not subject to any sanction laws and shall not use UOB Group entities, its products or services (regardless of currency) for the benefit of

sanctioned individuals, entities, countries or territories. UOB Group entities will not hesitate to take necessary action, including reporting, rejecting and/or blocking transactions, rejecting funds, closing accounts, terminating relationships that appear to violate sanctions laws. By upholding a strict stance on sanctions, UOB is protecting the interests of our customers and helping them to abide by sanctions laws.

通过申请购买产品与服务并与我行维持业务关系，您声明并保证，在任何时候您都不会违反任何制裁法律，且不会利用 UOB 集团实体及其产品或服务（无论币种）为受制裁个人、实体、国家或地区谋取利益。针对可能违反制裁法律的客户或者行为，UOB 集团实体会坚决采取必要行动，包括上报、拒绝和/或阻止交易、拒绝提供资金、关闭账户以及终止业务关系。大华银行通过对制裁采取严格的立场来保护客户的利益，并帮助其遵守制裁法律。

Frequently Asked Questions 常见问题

What are Sanctions? 制裁是什么？

Sanctions are official policies used by governments and organisations such as the United Nations and European Union to prevent or to respond to security threats or to induce changes to conduct to acceptable standards. These official policies help to achieve the desired objectives as banks are restricted from having relationships or supporting activities with listed names and industries subject to prohibitions.

制裁是一国或数国政府和组织（例如：联合国、欧盟等）用于预防或应对安全威胁或迫使对方改变行为以达到可受标准的官方政策。由于银行被禁止与禁止名单上的名字和行业建立业务关系或协助其进行交易，这些官方政策可以协助银行达到其期望的目标。

What does Sanctions have to do with you or your business?

制裁与您或您的业务有什么关系？

Globalisation has increased the interconnectivity between countries and businesses. With this increased connection, the opportunities and likelihood for the exploitation of financial systems have increased as well.

全球化增强了国家与企业之间的相互联系。随着这种联系的增强，利用金融系统的机会和可能性也随之增加。

To ensure that our customers can bank with us safely and securely, we will need to verify and obtain further understanding of your business nature and activities with us. Where required, we will also request for documentary evidence from our customers in order to protect you and your accounts with us.

为了确保我行客户可以安全可靠地与我行交易，我行将需要验证并进一步了解您与我们建立的业务性质和开展的活动。必要时，我行还将要求客户提供文件证明，以保护您和您的帐户。

What is UOB doing with your information? 大华银行如何处理您的信息？

Banks have a legal obligation to know their customers. Our systems and processes rely heavily on having up-to-date information. The information provided will be used to support our work in protecting our customers and ourselves against potential sanctions breaches, illegal activities and financial crime. The information or documents pertaining to the nature and purpose of an activity or relationship that you provided during our requests will aid us in the further understanding of your risk profile, nature of business and to facilitate the provision of our products and services.

银行有了解其客户的法律义务。我们的系统和流程在很大程度上依赖最新的信息。您提供的信息将用于支持我们的工作，以保护客户和我行自身免受潜在的违反制裁规定、非法活动和金融犯罪的侵害。您基于我行请求而提供的有关交易活动或业务关系的性质和目的的信息或文件，将有助于我们进一步了解您的风险状况和业务性质，并促使我们更好地提供产品和服务。

The data that is provided at our request is treated very seriously and will be subject to UOB's highest security and privacy standards.

大华银行将在遵守我行最高的安全及隐私标准的情况下，严肃认真地处理您提供的信息与数据。