

## **Certification regarding money laundering prevention**

We hereby certify that our bank maintains customer screening and monitoring and related due diligence procedures that are designed in order to prevent doing business with entities and persons which engage themselves in illegal activity.

Our written policy in that respect is realized by the Resolution of the Management Board no. 132/B/2010 regarding introduction of programme of money laundering prevention.

The first basic element of the prevention programme is customer screening and monitoring. The identity of each customer is verified by the Bank. Each bank employee is obliged to report about any suspicious activity concerning money transfer ordered by a customer. The information about such transaction have to be reported to the General Inspector of Financial Information.

The second element of our money laundering prevention is procedure applied in case of unusual, unclear, extraordinary or suspicious transaction. The results of screening are transferred to a person in Bank's Branch delegated to coordinate and to monitor all activities in order to prevent money laundering. When the Coordinator receives any information indicating any unusual transaction, the Director of the Bank's Branch is obliged to convene a consultation team for the purpose of assessment of the transaction. The Director decides about the necessity of passing the information to the General Inspector of Financial Information. The consultation team has got the right to submit the bank account used for transaction under observation or/and under control.

Activities concerning money laundering prevention requires adequate supervision and coordination. In each case when any information that could concern the crime of money laundering is received by the managers of branches or departments, they are obliged to inform the Director of Security Department in the Head Office in a written form.

**Bartosz Baranowski**  
  
*Director of Security Department*