

Viet Nam Joint Stock Commercial Bank for Industry and Trade



ANTI-MONEY LAUNDERING/COUNTER-FINANCING OF TERRORISM (AML/CFT) CUSTOMER DUE DILIGENCE (CDD) QUESTIONNAIRE

Section 1 of 2: **INSTITUTION'S DETAILS**

1	Name of Institution	Vietnam Joint Stock Commercial Bank for Industry and Trade													
2	Address of Institution	108 Tran Hung Dao Str., Hoan Kiem District, Ha Noi, Viet Nam													
3	Are you/your holding company a publicly traded company? If so, which stock exchange(s) does your institution/your holding company trade on? Please include the trading name and stock code.	YES Ho Chi Minh Stock Exchange CTG													
4	Corporate Legal Form and registration number	0100111948													
5	TIN (Tax ID No.)	0100111948													
6	Name of licensing authority and regulator/country of jurisdiction	The State Bank of Vietnam													
7	Type of banking license/year issued	No.142/GP-NHNN issued in 2009													
8	Name of external auditor	Deloitte Vietnam Company Limited													
9	Please provide a list of your institution's directors, as well as senior management.	Mr. NGUYEN VAN THANG – chairman of the board Mr. LE DUC THO – CEO Kindly find the updated CV's of all members of the Board of Directors and Board of Management in our Annual Report on http://www.vietinbank.vn/web/home/en/annual/index.html													
10	Please provide the current ownership structure of your bank.	<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: center;">Name</th> <th style="text-align: center;">Share Holding</th> </tr> </thead> <tbody> <tr> <td>The State Bank of Vietnam</td> <td style="text-align: center;">64,46%</td> </tr> <tr> <td>The Bank of Tokyo Mitsubishi UFJ</td> <td style="text-align: center;">19,73%</td> </tr> <tr> <td>IFC Capitalization (Equity) Fund, L.P</td> <td style="text-align: center;">5,39%</td> </tr> <tr> <td>International Finance Corporation</td> <td style="text-align: center;">2,63%</td> </tr> <tr> <td>Others</td> <td style="text-align: center;">7,79%</td> </tr> </tbody> </table>	Name	Share Holding	The State Bank of Vietnam	64,46%	The Bank of Tokyo Mitsubishi UFJ	19,73%	IFC Capitalization (Equity) Fund, L.P	5,39%	International Finance Corporation	2,63%	Others	7,79%	
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11	Number of domestic/foreign (if any) branches As of: July 2017	155 domestic branches and 961 transaction offices 2 branches in Germany, 1 subsidiary and 1 transaction office in Laos, 2 representative offices in Vietnam, 1 representative office in Myanmar
12	Your institution's major business activities	Deposit; Loan; Remittance; Trade finance; Foreign exchange and other banking activities authorized by State bank of Vietnam
13	Purpose of the account to be maintained/nature of correspondent banking relationship, including the anticipated level of activities.	Trade Finance, RMB account...

Section 2 of 2: Know Your Customer / Anti-Money Laundering / Counter Terrorist Financing Requirements

1	a) Has the country in which you are located established laws or regulations designed to prevent money laundering?	Yes X	No <input type="checkbox"/>
	b) Is your institution subject to such laws or regulations?	Yes X	No <input type="checkbox"/>
	c) If the answer is yes, please list the laws/regulations. Law No.: 07/2012/QH13 of June 18, 2012, Prevention of money laundering Decree No 116/2013/NĐ-CP of October 4, 2013 detailing implementation of a number of articles of law on prevention and combat of money laundering Circular No. 35/2013/TT-NHNN on December 31, 2013, guiding implementation of a number of provisions on prevention of money laundering Circular No. 31/2014/TT-NHNN on October 11, 2014, guiding implementation of a number of provisions on prevention of money laundering		
2	a) Is your institution required to report suspicious transactions to a central agency?	Yes X	No <input type="checkbox"/>
	b) Has your institution implemented a system or procedure for monitoring and detection of suspicious transactions and for reporting these to the central agency?	Yes X	No <input type="checkbox"/>
3	a) Has your institution established written policies designed to detect and prevent Money Laundering and Terrorist Financing?	Yes X	No <input type="checkbox"/>
	b) Are these policies applicable to your branches?	Yes X	No <input type="checkbox"/>
	c) Are these policies applicable to your subsidiaries?	Yes	NoX

4	<p>a) Has your institution implemented a Know-Your-Customer program that is designed to obtain reliable and independent information to verify the true identity of your customers?</p> <p>b) Does the Know-Your-Customer program require enhanced due diligence to be undertaken for certain customers that may present a higher level of Money Laundering and/or Terrorist Financing risk to your institution?</p>	<p>Yes X</p> <p>Yes X</p>	<p>No <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
5	<p>a) Does your Institution allow third parties to directly or indirectly use your account(s) with any Bank, i.e. in the form of “payable through” accounts?</p> <p>b) If yes, please indicate:</p> <p> i) the names and addresses of third parties;</p> <p> ii) whether your Institution has formally identified these third parties;</p> <p> iii) how your Institution performs the ongoing monitoring of the activities of these third parties.</p>	<p>Yes <input type="checkbox"/></p>	<p>No X</p>
6	<p>a) Does your institution maintain lists of individuals/entities (“control lists” – e.g. suspected terrorists and money launderers, which may include persons, entities or countries that are contained on lists issued by government/international bodies, such as lists designated by the United Nations Security Council, EU, and USA OFAC), to whom/which you are prohibited from providing financial services or with whom/which you are prohibited from conducting financial transactions?</p> <p>b) If you answered yes to question 6a, does your institution screen your customer database and transactions for customers against these control lists to ensure it does not provide financial services to, or conduct business transactions with, these individuals/entities?</p>	<p>Yes X</p> <p>Yes X</p>	<p>No <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
7	<p>a) Does your institution have any business activities with any shell bank (A shell bank is defined as a bank incorporated in a jurisdiction in which it has no physical presence¹ and which is unaffiliated with a regulated financial group².)?</p> <p>b) Does your institution have policies covering accounts/relationships with shell banks consistent with industry best practices?</p>	<p>Yes <input type="checkbox"/></p> <p>Yes X</p>	<p>No X</p> <p>No <input type="checkbox"/></p>
8	<p>a) Does your institution have any business activities with any politically exposed person?</p> <p>b) Does your institution have policies covering relationships with politically exposed persons consistent with industry best practices?</p>	<p>Yes <input type="checkbox"/></p> <p>Yes X</p>	<p>No X</p> <p>No <input type="checkbox"/></p>
9	<p>a) Does your institution have any business activities with any customers (including individual, corporate and financial institution) from USA OFAC, EU or the United Nations Sanctions?</p> <p>b) Does your institution have policies covering relationships with these customers consistent with industry best practices?</p>	<p>Yes <input type="checkbox"/></p> <p>Yes X</p>	<p>No X</p> <p>No <input type="checkbox"/></p>
10	<p>Does your institution permit the opening of anonymous or numbered accounts (i.e. accounts where identification is not reviewed prior to opening) by customers?</p>	<p>Yes <input type="checkbox"/></p>	<p>No X</p>

11	Does your institution have an established audit and compliance review function to test the adequacy of your Anti-Money Laundering/Terrorist Financing policies and programs?	Yes X	No <input type="checkbox"/>
12	Does your institution have an employee-training program to teach employees about money laundering/terrorist financing and to assist them in identifying suspicious activities (as indicative of money laundering/terrorist financing)?	Yes X	No <input type="checkbox"/>
13	Please provide contact details of your compliance officer of the person in charge for the AML/KYC program	Ms. Le Anh Ha, Deputy Director of VietinBank Risk Management Division aml@vietinbank.vn	

¹ physical presence means maintaining a place of business located at a fixed address, other than a solely electronic address, in a country in which it is authorized to conduct business activities and at which it: employs one or more individuals on a full-time basis; maintains operating records related to its banking activities; and is subject to inspection by the applicant bank's licensing authority.

²regulated affiliates are controlled by, or under common control with, a depository institution, credit union, or bank that maintains a physical presence in Canada, the U.S., the U.K., or another foreign country; and is subject to supervision by a banking authority in the country regulating the entity affiliated with the applicant bank.