

反洗錢和反恐怖融資及制裁風險相關通知

香港特別行政區作為國際金融中心，面臨洗錢、恐怖融資和擴散融資（統稱金融犯罪）風險。由於此類非法活動可能涉及毒品交易、非法軍火交易、勒索、綁架、貪污、逃稅、無牌借貸、恐怖主義活動和其他嚴重罪行，會為香港特別行政區和國際金融市場帶來巨大且嚴重的潛在社會和經濟損害。這不僅會導致罪案增加，而且會對合法的商業行為帶來傷害。

作為華僑銀行集團的子公司，華僑永亨銀行有限公司及其附屬公司致力於遵守相關監管機構發布的制裁相關法律及法規。為維護華僑銀行集團及客戶的商業聲譽、資產及利益，我們將積極採取措施打擊金融犯罪。詳情請參閱<附件>華僑銀行集團的反洗錢和反恐怖融資及制裁風險相關通知。

華僑永亨銀行有限公司

Anti-Money Laundering /Countering the Financing of Terrorism and Sanctions Notice

As a global financial hub, Hong Kong Special Administrative Region (“HKSAR”) is exposed to money laundering, terrorist financing and proliferation financing (collectively, Financial Crime) risks. The potential social and economic damage brought by these illicit activities to HKSAR and the international financial markets is immense and severe. This is because such activities may involve drug dealings, illegal arms dealings, extortion, kidnapping, corruption, tax evasion, unlicensed money lending, terrorism activities and other serious crimes. These will not only lead to an increase in crime, but also bring harm to legitimate businesses.

As a subsidiary of OCBC Group, OCBC Wing Hang Bank Limited, and its subsidiaries are committed to complying with the sanctions laws and regulations issued by applicable authorities. In order to safeguard the OCBC Group as well as our customers’ business reputation, assets and interests, we will proactively take measures to combat financial crime. For more details, please refer to the Appendix for OCBC Group’s Anti-Money Laundering /Countering the Financing of Terrorism and Sanctions Notice.

OCBC Wing Hang Bank Limited

附件

華僑銀行集團反洗錢和反恐怖融資及制裁風險相關通知

新加坡作為國際金融中心，面臨洗錢、恐怖融資和擴散融資（統稱金融犯罪）風險。由於此類非法活動可能涉及毒品交易、非法軍火交易、勒索、綁架、貪污、逃稅、無牌借貸、恐怖主義活動和其他嚴重罪行，會為新加坡和國際金融市場帶來巨大且嚴重的潛在社會和經濟損害。這不僅會導致罪案增加，而且會對合法的商業行為帶來傷害。

華僑銀行集團——即華僑銀行及其子公司、新加坡及海外的分支機構——致力於遵守新加坡政府（包括新加坡金融管理局）、聯合國安理會、歐盟和美國財政部海外資產控制辦公室所發布的制裁相關法律及法規，以及開展業務所在國家（地區）所適用的法律法規。華僑銀行集團不會與任何被制裁的個人、實體、國家或地區（如朝鮮、伊朗、敘利亞、古巴及克里米亞）^[1]建立不符合上述制裁相關法律法規或違背華僑銀行集團內部反洗錢和反恐怖融資及制裁風險相關政策的業務關係或交易。

這意味我們將積極採取措施打擊金融犯罪，以維護集團及客戶的商業聲譽、資產及利益。這些措施可能包括：

- 監測並分析客戶的賬戶活動；
- 如有必要，在我們的監測和分析無法獲得相關信息時，我們將聯繫客戶以獲取更多額外的信息，以確保符合相關法律、法規及政策的要求；
- 拒絕或阻止相關法律、法規及政策所不允許的交易；以及
- 暫停或限制客戶使用銀行賬戶及服務，或於其使用新增任何條件或限制戶

如閣下收到我們的相關查詢，敬請合作及支持。

[1] 這包括在受制裁的國家或地區使用華僑銀行集團的互聯網和流動應用程式服務。

Appendix

OCBC Group Anti-Money Laundering /Countering the Financing of Terrorism and Sanctions Notice

As a global financial hub, Singapore is exposed to money laundering, terrorist financing and proliferation financing (collectively, Financial Crime) risks. The potential social and economic damage brought by these illicit activities to Singapore and the international financial markets is immense and severe. This is because such activities may involve drug dealings, illegal arms dealings, extortion, kidnapping, corruption, tax evasion, unlicensed money lending, terrorism activities and other serious crimes. These will not only lead to an increase in crime, but also bring harm to legitimate businesses.

OCBC Group – i.e. OCBC Bank and its subsidiaries, branches in and outside Singapore – are committed to complying with the sanctions laws and regulations issued by the Singapore Government including the Monetary Authority of Singapore, the United Nations Security Council, the European Union and the United States Treasury Department’s Office of Foreign Assets Control, as well as the applicable laws and regulations of the jurisdictions in which we operate. OCBC Group does not establish business relationships or transact with sanctioned individuals, entities, sanctioned countries or territories (such as North Korea, Iran, Syria, Cuba and Crimea) [1], where such relationships or transactions are non-compliant with the above sanctions laws and regulations, or are against the OCBC Group’s internal AML/CFT and sanctions risk policies.

This means that we will proactively take measures to combat financial crime in order to safeguard the Group as well as our customers’ business reputation, assets and interests. Such measures may include:

- Monitoring and analysing your account activities;
- Contacting you for additional information as and when necessary, where such information is not available from our monitoring and analysis, to ensure compliance with applicable laws, regulations and policies;
- Rejecting or blocking transactions that are not permitted by the applicable laws, regulations and policies; and
- Suspending or imposing any conditions on the access to or operations of your account or services provided to you, or restricting the channels available to access or operate your accounts.

We seek your cooperation and support should you receive such enquiries from us.

[1] This includes the use of OCBC’s internet and mobile banking services from the sanctioned countries or territories.