

FINANCIAL INSTITUTIONS

Anti-Money Laundering/

Know Your Customer and Combating the Financing of Terrorism Questionnaire

General

Legal Name of Institution		Union Bank Of Taiwan	
Address			
Registered Office	1F. and 2F., NO.109, SEC.3, MINSHENG E. RD., TAIPEI, TAIWAN, R.O.C.		
Main Place of Business	Taiwan, R.O.C.		
Head Office	2F, No. 109, Sec.3, Min Sheng East Road, Taipei, Taiwan, R.O.C.		
SWIFT Address	UBOTTWTP	Website	http://www.ubot.com.tw
Contact Person	Shu-Fen Chan	Tel No.	886-2-27180001 #2426
E-mail Add.	Shu-Fen_Chan@ubot.com.tw	Fax No.	886-2-2716 0288
Does your Institution maintain a physical presence in the licensing country?		Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
Banking Supervisory Authority	Financial Supervisory	Banking License No.: 104044	
Is your institution a publicly traded entity? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		If yes, please list the exchanges & symbols: Taiwan Stock Exchange Co.	

Business Activities

Please list the principal countries in which your institution maintains branches, agencies and subsidiaries. Additionally, please indicate the type of operation and the number of offices or locations. (Please attach additional pages if necessary.)

Country	Type (Branch, Agency, Subsidiary, etc.)	Number
Taiwan,Roc	Branch	90
Hong Kong	Representative Office	1
Vietnam	Representative Office	1

Principal areas of business activity. (Commercial, Private, Corporate, Wholesale, Insurance, etc.)

Commercial Banking

Ownership and Management Information

If your institution is not a publicly traded entity on one of the stock exchanges listed in Appendix B, please list the names of the owners of your institution and their ownership interest. (For purposes of this questionnaire, an "owner" is any person or juridical entity that, directly or indirectly, owns, controls or has voting power of twenty percent (20%) or more of any class of securities of your institution.)

Name	Ownership (%)	Nature (Direct/Indirect)
NA		

If any of the foregoing owners is a juridical entity, please list the names of the shareholders of the legal entity, and their ownership interest in the legal entity. (Please attach additional sheets if necessary).

Name of Entity	Shareholders	Ownership (%)	Nature of Ownership(Direct/Indirect)
NA			

Please list the names of the principal officers and directors of your bank, their respective positions, and the number of years they have been employed by the bank. (Please attach additional sheets if necessary).

Name	Position	Years of Service
Lee, Shiang-Chang	Chairman	26

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Lin, Hong-Lian(Jeff)	President	17
Liu, Cheng-Yu	Senior Executive Vice President	11
Tu, Herman	Senior Executive Vice President	24
Chan, Ying-Bor	Senior Executive Vice President	24
Are there any Politically Exposed Persons among your Institution's ownership structure and executive management?		Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

KYC / AML & COUNTERING THE FINANCING OF TERRORISM CONTROLS

		Yes	No
1	Does the AML CFT and KYC compliance program require approval of your institution's Board or a senior committee thereof?	✓	
2	Does your Institution have a legal and regulatory compliance program that includes a designated Compliance officer that is responsible for coordinating and overseeing the AML program on a day-to-day basis, which has been approved by senior management of the FI?	✓	
3	Has your Institution developed written policies documenting the processes that they have in place to prevent, detect and report suspicious transactions that has been approved by senior management?	✓	
4	In addition to inspections by the government supervisors/ regulators, does your institution's client have an internal audit function or other independent third party that assesses AML policies and practices on a regular basis?	✓	
5	Does your Institution have a policy prohibiting accounts/relationships with shell banks (A shell bank is defined as a bank incorporated in a jurisdiction in which it has no physical presence and which is unaffiliated with a regulated financial group.)?	✓	
6	Does your Institution have policies covering relationships with politically exposed persons consistent with industry best practices?	✓	
7	Does your Institution have appropriate record retention procedures pursuant to applicable law?	✓	
8	Does your Institution require that its AML policies and practices be applied to all branches and subsidiaries of the FI both in the home country and in locations outside of the home country?	✓	
9	Does your Institution have a risk focused assessment of its customer base and transactions of its customers?	✓	
10	Does your Institution determine the appropriate level of enhanced due diligence necessary for those categories of customers and transactions that your Institution has reason to believe pose a heightened risk of illicit activities at or through the FI?	✓	
11	Has your Institution implemented systems for the identification of its customers, including customer information in the case of recorded transactions, account opening, etc. (for example; name, nationality, street address, telephone number, occupation, age/ date of birth, number and type of valid official identification, as well as the name of the country / state that issued it)?	✓	
12	Does your Institution have a requirement to collect information regarding its customers' business activities?	✓	
13	Does your Institution collect information and assess its FI customers' AML policies or practices?	✓	
14	Does your Institution have procedures to establish a record for each customer noting their respective identification documents and Know Your Customer Information collected at account opening?	✓	
15	Does your Institution take steps to understand the normal and expected transactions of its customers based on its risk assessment of its customers?	✓	
16	Does your Institution have policies or practices for the identification and reporting of transactions that are required to be reported to the authorities?	✓	
17	Does your Institution have procedures to identify transactions structured to avoid large cash reporting requirements?	✓	

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18	Does your Institution screen transactions for customers or transactions the FI deems to be of significantly high risk (which may include persons, entities or countries that are contained on lists issued by government/international bodies) that special attention to such customers or transactions is necessary prior to completing any such transactions?	✓	
19	Does your Institution have policies to reasonably ensure that they will not conduct transactions with or on behalf of shell banks through any of its accounts or products? (A shell bank is defined as a bank incorporated in a jurisdiction in which it has no physical presence and which is unaffiliated with a regulated financial group.)	✓	
20	Does your Institution have policies to reasonably ensure that it only operates with correspondent banks that possess licenses to operate in their countries of origin?	✓	
21	Does your Institution have a monitoring program for suspicious or unusual activity that covers funds transfers and monetary instruments (such as travelers checks, money orders, etc.)?	✓	
22	Does your Institution provide AML training to relevant employees that include identification and reporting of transactions that must be reported to government authorities, examples of different forms of money laundering involving the FI's products and services and internal policies to prevent money laundering?	✓	
23	Does your Institution retain records of its training sessions including attendance records and relevant training materials used?	✓	
24	Does your Institution have policies to communicate new AML related laws or changes to existing AML related policies or practices to relevant employees?	✓	
25	Does your Institution employ agents to carry out some of the functions of the FI and if so does the FI provide AML training to relevant agents that includes identification and reporting of transactions that must be reported to government authorities, examples of different forms of money laundering involving the FI's products and services and internal policies to prevent money laundering?		✓
※ For all above, please provide comments on any 「No <input checked="" type="checkbox"/> 」 responses : The FI does employ third parties to carry out some of the functions, Not involved in money laundering transactions risk. There is no need to provide AML training to the relevant third parties.			
26	Does your Institution provide payable through accounts ? (if Yes, please comment)		✓
27	Has your institution had any regulatory or criminal enforcement actions resulting from violations of AML laws or regulations in the last five years ? (if Yes, please comment)		✓

The undersigned, based on his/her best knowledge and belief, certifies that the aforementioned questions were answered considering the existing internal controls of the subject financial institution, and further present an accurate representation of the existing state of the institution's AML, CFT, and KYC internal controls and financial service activities.

Signature Ching wen Chen
 Printed Name Ching-Wen,Chen
 Title Compliance Officer & General Manager
 Date June 1, 2017

**KYC / AML & COUNTERING THE FINANCING OF TERRORISM
 — APPENDIX A**

This is the list of the institution's agencies, branches, and subsidiaries to which the certification of adherence in the representation letter applies :

Please refer to our website : www.ubot.com.tw

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KYC / AML & COUNTERING THE FINANCING OF TERRORISM

— APPENDIX B

Stock Exchanges

- Alberta Stock Exchange
- American Stock Exchange
- Athens Stock Exchange
- Australian Stock Exchange
- Bermuda Stock Exchange
- Bolsa de Comercio de Buenos Aires
- Bolsa de Comercio de Santiago
- Bolsa de Valores de Caracas
- Bolsa de Valores de Lima
- Bolsa de Valores de Rio de Janeiro
- Bolsa de Valores de São Paulo
- Bolsa Mexicana de Valores
- Bolsas y Mercados Españoles
- Boston Stock Exchange
- Bourse de Luxembourg
- Bourse de Montreal
- BSE The Stock Exchange, Mumbai
- Bucharest Stock Exchange
- Budapest Stock Exchange Ltd.
- Chicago Board Options Exchange
- Chicago Stock Exchange
- Colombo Stock Exchange
- Copenhagen Stock Exchange
- Cyprus Stock Exchange
- Deutsche Börse Ag
- Euronext Amsterdam
- Euronext Belgium
- Euronext Brussels
- Euronext Lisbon
- Euronext Paris
- HEX Plc
- Hongkong Exchanges and Clearing
- Irish Stock Exchange
- Istanbul Stock Exchange
- Italian Exchange
- Jakarta Stock Exchange
- Jamaica Stock Exchange
- JSE Securities Exchange, South Africa
- Korea Stock Exchange
- Kuala Lumpur Stock Exchange
- Ljubljana Stock Exchange
- London Stock Exchange
- Malta Stock Exchange
- NASD
- National Stock Exchange of India, Ltd.
- National Stock Exchange of Lithuania
- New York Stock Exchange
- New Zealand Stock Exchange
- Osaka Securities Exchange
- Oslo Bors
- Philippine Stock Exchange
- Prague Stock Exchange
- Shanghai Stock Exchange
- Shenzhen Stock Exchange
- Singapore Exchange
- Stock Exchange of Hongkong
- Stock Exchange of Tehran
- Stock Exchange of Thailand
- Stockholmsbörsen
- SWX Swiss Exchange
- Taiwan Stock Exchange Corp.
- Tel Aviv Stock Exchange
- Tokyo Stock Exchange
- TSX Toronto Stock Exchange
- Vancouver Stock Exchange
- Warsaw Stock Exchange
- Weiner Börse Ag
- Winnipeg Stock Exchange