the Wolfsberg Group

Financial Institution Name: Location (Country) : Union Bank of Taiwan Co. Ltd. 1F. and 2F., No.109, Sec. 3, Minsheng E, RD., Taipei, Taiwan, R.O.C.

The questionnaire is required to be answered on a Legal Entity (LE) Level. The Financial Institution should answer the questionnaire at the legal entity level including any branches for which the client base, products and control model are materially similar to the LE Head Office. This questionnaire should not cover more than one LE. Each question in the CBDDQ will need to be addressed from the perspective of the LE and on behalf of all of its branches. If a response for the LE differs for one of its branches, this needs to be highlighted and details regarding this difference captured at the end of each sub-section. If a branch's business activity (products offered, client base etc.) is materially different than its Entity Head Office, a separate questionnaire can be completed for that branch.

No#	Question	Answer
28 x 1 9, 11.1	The first of the second of the	
1 - ENUITE	Full Legal Name	Union Bank of Taiwan Co, Ltd.
-		Official Bank of Talwan Co, Etc.
2	Append a list of foreign branches which are covered	"Please refer to our website, Branch List ""Taiwan"" and ""Representative Office"".
	by this questionnaire	http://web.ubot.com.tw/english/index.asp"
	· .	
3	Full Legal (Registered) Address	1F. and 2F., No.109, Sec. 3, Minsheng E, RD., Taipei, Taiwan, R.O.C.
		Tr. and 2r., No. 109, Sec. 3, Willisherig E, No., Talpel, Talwall, N.O.S.
4	Full Primary Business Address (if different from	1F. and 2F., No.109, Sec. 3, Minsheng E, RD., Taipei, Taiwan, R.O.C.
·	above)	11. and 21., No. 103, Sec. 3, Ministreng E, No., Taiper, Taiwan, N.O.C.
	· ·	
		•
5	Date of Entity incorporation/establishment	Dec. 31. 1991
		Dec. 31, 1991
	i '	
6	Select type of ownership and append an ownership	
	chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	Yes
6 a1	If Y, indicate the exchange traded on and ticker	Taiwan Stock Exchange Corp.
041	symbol	Ticker symbol:2838
6 b	Member Owned/Mutual	No 🔽
6 c	Government or State Owned by 25% or more	No 🔽
6 d	Privately Owned	Yes
6 d1	If Y, provide details of shareholders or ultimate	
	beneficial owners with a holding of 10% or more	There is no shareholders or ultimate beneficial
		owners with a holding more than 10%.
		The state of the s
7	% of the Entity's total shares composed of bearer	NO
	shares	NO.
8	Does the Entity, or any of its branches, operate under	
	an Offshore Banking License (OBL)?	No 🔻
8 a	If Y, provide the name of the relevant branch/es	
	which operate under an OBL	
9	Does the Bank have a Virtual Bank License or	[
	provide services only through online channels?	No
10	Name of primary financial regulator/supervisory	Financial Supervisory Commission R,O,C,(Taiwan)
	authority	
11	Provide Legal Entity Identifier (LEI) if available	549300FQN4T2J7VDAD82
12	Provide the full legal name of the ultimate parent (if	NO.
	different from the Entity completing the DDQ)	
		8
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13	Jurisdiction of licensing authority and regulator of ultimate parent	Financial Supervisory Commission R.O.C.(Taiwan)
14	Select the business areas applicable to the Entity	
14 a	Retail Banking	Yes
14 b	Private Banking	No 🔽
14 c	Commercial Banking	Yes
14 d	Transactional Banking	
14 e	Investment Banking	No No Yes
14 f		NO
	Financial Markets Trading	Yes
14 g	Securities Services/Custody	Yes
14 h	Broker/Dealer	Yes
14 i	Multilateral Development Bank	No E
14 j	Wealth Management	Yes
14 k	Other (please explain)	
15	Does the Entity have a significant (10% or more) portfolio of non-resident customers or does it derive more than 10% of its revenue from non-resident customers? (Non-resident means customers primarily resident in a different jurisdiction to the location where bank services are provided)	No V
15 a	If Y, provide the top five countries where the non- resident customers are located.	
16	Select the closest value:	
16 a	Number of employees	1001-5000
16 b	Total Assets	
17	Confirm that all responses provided in the above	Greater than \$500 million
	Section are representative of all the LE's branches.	Yes
17 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section.	Please refer to our website: http://web.ubot.com.tw/english/index.asp
2. PRODU 19	CTS & SERVICES Does the Entity offer the following products and	
	services:	경기 하다 하는 사람들이 되었다. 그는 그는 사람들이 가득 등에 되었다.
19 a	Correspondent Banking	No
19 a1	IfY	
19 a1a	Does the Entity offer Correspondent Banking services to domestic banks?	Please select
19 a1b	Does the Entity allow domestic bank clients to provide downstream relationships?	Please select
19 a1c	Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks?	Please select
19 a1d	Does the Entity offer Correspondent Banking services to foreign banks?	Please select
19 a1e	Does the Entity allow downstream relationships with foreign banks?	Please select
19 a1f	Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks?	Please select
19 a1g	Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)?	Please select
19 a1h	Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)?	
19 a1h1	MSBs	Yes
19 a1h2	MV⊤Ss	Yes
19 a1h3	PSPs	Yes
	. L	l

19 a1i	Does the Entity have processes and procedures in place to identify downstream relationships with	Yes
	MSBs /MVTSs/PSPs?	
19 b	Cross-Border Bulk Cash Delivery	No .
19 с	Cross-Border Remittances	Yes
19 d	Domestic Bulk Cash Delivery	No
19 e	Hold Mail	No
19 f	International Cash Letter	Yes
19 g	Low Price Securities	No
19 h	Payable Through Accounts	No
19 i	Payment services to non-bank entities who may then offer third party payment services to their customers?	Yes
19 i1	If Y, please select all that apply below?	
19 i2	Third Party Payment Service Providers	Yes
19 i3	Virtual Asset Service Providers (VASPs)	Yes
19 i4	eCommerce Platforms	Yes
19 i5	, Other - Please explain	
19 j	Private Banking	No -
19 k	Remote Deposit Capture (RDC)	No Land
19 I	Sponsoring Private ATMs	No
19 m	Stored Value Instruments	No ·
19 n	Trade Finance	Yes
19 o	Virtual Assets	No -
19 p	For each of the following please state whether you offer the service to walk-in customers and if so, the applicable level of due diligence:	
19 p1	Check cashing service	No ⊏
19 p1a	If yes, state the applicable level of due diligence	Please select
19 p2	Wire transfers	Yes
19 p2a	If yes, state the applicable level of due diligence	Identification and verification
19 p3	Foreign currency conversion	Yes
19 p3a	If yes, state the applicable level of due diligence	Identification and verification
19 p4	Sale of Monetary Instruments	No -
19 p4a 19 p5	If yes, state the applicable level of due diligence If you offer other services to walk-in customers	Please select
ra po	please provide more detail here, including describing the level of due diligence.	
19 q	Other high-risk products and services identified by the Entity (please specify)	Privately offered fund
20	Confirm that all responses provided in the above Section are representative of all the LE's branches.	Yes
20 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
21	If appropriate, provide any additional information/context to the answers in this section.	Please refer to our website: http://web.ubot.com.tw/english/index.asp
3. AMI	OTF & SANCTIONS PROGRAMME	
22	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:	
22 a	Appointed Officer with sufficient experience/expertise	Yes
22 b	Adverse Information Screening	Yes
22 c	Beneficial Ownership	Yes
22 d	Cash Reporting	Yes
22 e	CDD	Yes
22 f	EDD	Yes
22	Independent Testing	Yes
22 h	Periodic Review	Yes
22 h 22 i	Periodic Review Policies and Procedures	Yes
22 i 22 j	Periodic Review Policies and Procedures PEP Screening	Yes Yes Yes
22 h 22 i	Periodic Review Policies and Procedures	Yes

22 m	Suspicious Activity Reporting	Yes
22 n	Training and Education	Yes
22 o	Transaction Monitoring	Yes
23	How many full time employees are in the Entity's AML, CTF & Sanctions Compliance Department?	11-100
24	Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee? If N, describe your practice in Question 29.	Yes
25	Does the Board receive, assess, and challenge regular reporting on the status of the AML, CTF, & Sanctions programme?	Yes
26	Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme?	No
26 a	If Y, provide further details	
27	Does the entity have a whistleblower policy?	Yes
28	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
28 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
29	If appropriate, provide any additional information/context to the answers in this section.	Please refer to our website: http://web.ubot.com.tw/english/index.asp
4. ANTI	BRIBERY&CORRUPTION	
30	Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to reasonably prevent, detect and report bribery and corruption?	Yes
31	Does the Entity have an enterprise wide programme that sets minimum ABC standards?	Yes
32	Has the Entity appointed a designated officer or officers with sufficient experience/expertise responsible for coordinating the ABC programme?	Yes
33	Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme?	Yes
34	Is the Entity's ABC programme applicable to:	Both joint ventures and third parties acting on behalf of the Entity
35	Does the Entity have a global ABC policy that:	
35 a	Prohibits the giving and receiving of bribes? This includes promising, offering, giving, solicitation or receiving of anything of value, directly or indirectly, if improperly intended to influence action or obtain an advantage.	Yes
35 b	Includes enhanced requirements regarding interaction with public officials?	Yes
35 c	Includes a prohibition against the falsification of books and records (this may be within the ABC policy or any other policy applicable to the Legal Entity)?	
36	Does the Entity have controls in place to monitor the effectiveness of their ABC programme?	Yes
37	Does the Board receive, assess, and challenge regular reporting on the status of the ABC programme?	Yes
38	Has the Entity's ABC Enterprise Wide Risk Assessment (EWRA) been completed in the last 12 months?	Yes
38 a	If N, provide the date when the last ABC EWRA was completed.	
39	Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment?	Yes
40	Does the Entity's ABC EWRA cover the inherent risk components detailed below:	Yes
40 a	Potential liability created by intermediaries and other third-party providers as appropriate	Yes

40 b			
	Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries	Yes	
40 c	Transactions, products or services, including those that involve state-owned or state-controlled entities or public officials	Yes	•
40 d	Corruption risks associated with gifts and hospitality, hiring/internships, charitable donations and political contributions	Yes	•
40 e	Changes in business activities that may materially increase the Entity's corruption risk	Yes	
41	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	Yes	~
42	Does the Entity provide mandatory ABC training to:		
42 a	Board and senior Committee Management	Yes	
42 b	1st Line of Defence	Yes	
42 c	2nd Line of Defence	Yes	
42 d	3rd Line of Defence	Yes	<u>=</u>
42 e	Third parties to which specific compliance activities subject to ABC risk have been outsourced	Not Applicable	
42 f	Non-employed workers as appropriate (contractors/consultants)	Not Applicable	
43	Does the Entity provide ABC training that is targeted to specific roles, responsibilities and activities?	Yes	
44	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes	
44 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		
45	If appropriate, provide any additional information/context to the answers in this section.		
5 AMI (CTE & SANCTIONS POLICIES & PROCEDURES		9.453
5. AML, (CTF & SANCTIONS POLICIES & PROCEDURES Has the Entity documented policies and procedures	I	
			A.J.A
	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent,	Yes	
46 a 46 b	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report:		
46 a 46 b 46 c	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations	Yes	
46 a 46 b	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing	Yes Yes	
46 a 46 b 46 c	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at	Yes Yes Yes	
46 a 46 b 46 c 47 48	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards	Yes Yes Yes	
46 a 46 b 46 c 47 48 48 a 48 a	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results?	Yes Yes Yes Yes Yes	
46 a 46 b 46 c 47 48 48 a 48 a1 48 b	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards	Yes Yes Yes Yes No	
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46 a 46 b 46 c 47 48 48 a 48 a 48 b 48 b	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results?	Yes Yes Yes Yes Yes Pes Yes No Please select No	
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46 a 46 b 46 c 47 48 48 a 48 a 48 a 48 b 48 b 49 a	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts	Yes Yes Yes Yes Yes Yes No Please select No Please select	
46 a 46 b 46 c 47 48 48 a 48 a 48 a1 48 b1 49 a	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs	Yes Yes Yes Yes Yes Yes No Please select No Please select Yes	
46 a 46 b 46 c 47 48 48 a 48 a 48 a 49 b 49 c	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks	Yes Yes Yes Yes Yes No Please select No Please select Yes Yes	
46 a 46 b 46 c 47 48 48 a 48 a 48 a1 48 b 48 b1 49 49 a 49 b	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit dealing with another entity that provides services to shell banks Prohibit opening and keeping of accounts for	Yes Yes Yes Yes Yes No Please select No Please select Yes Yes Yes	
46 a 46 b 46 c 47 48 48 a 48 a 48 a1 48 b 48 b1 49 49 a 49 c 49 d 49 e	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit dealing with another entity that provides services to shell banks	Yes Yes Yes Yes Yes No Please select No Please select Yes Yes Yes Yes	

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Geography Yes				
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crime reasons that applies across the entity, including foreign transcries and stillates and handle customers that were previously solded for financial crime reasons of they seek to re-establish and handle customers that were previously solded for financial crime reasons of they seek to re-establish and handle customers that were previously solded for the stillates and the seek of the stillates and the seek of the seek o	49 j	terminating existing customer relationships due to	Yes	V
handle customers that were previously exited for financial crime reasons (they seek to re-stability) and interest they seek to re-stability and relationship or sanctions, PEPs and Adverse Media/Regative News 149 or infernal "vactionists"	49 k	crime reasons that applies across the entity,	Yes	\
sanctions, PEPs and Adverse MedianNegative News 1965 19	49	handle customers that were previously exited for financial crime reasons if they seek to re-establish a	Yes	V
Internal *validatists* Als the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business* 15	49 m		Yes	V
similar document which defines a risk boundary around their business? 51 Dees the Entity have record retention procedures that comply with applicable lawa? 51 a FY, what is the retention period? 52 Confirm that all responses provided in the above Section are representative of all the LES branches 52 a Fill, fairly which questions the difference/retate to and the branchies that this applies to. 53 a Fill priority business are difference/retate to and the branchies that this applies to. 54 a Fill propriate, provide any additional information/context to the answers in this section, 55 a Fill propriate, provide any additional information/context to the answers in this section, 6 AML CIT & SANCTONS RSK ASSESSMENT 56 a Client 57 a Client 58 a Client 59 a Client 50 Dess the Entity AML & CITE SWRA cower the inherent risk components detailed below: 59 a Client 50 Dess the Entity SAML & CITE FEWRA cover the controls effectiveness components detailed below: 50 Dess the Entity SAML & CITE FEWRA cover the controls effectiveness components detailed below: 50 Dess the Entity SAML & CITE FEWRA cover the controls effectiveness components detailed below: 50 Dess the Entity SAML & CITE FEWRA cover the controls effectiveness components detailed below: 50 Product 50 Product 51 Transaction Screening 52 Product 53 Governance 54 Product 55 Dess the Service Sagainst Adverse Median/Negative News 55 Dess the Service Sagainst Adverse Median/Negative News 56 Training and Education 57 Dess the Entitys Sanctions EWRA cover the inherent risk components detailed below: 57 Dess the Entitys Sanctions EWRA cover the inherent risk components detailed below: 57 Client 57 Channel 58 Dess the Entitys Sanctions EWRA cover the inherent risk components detailed below: 58 Dess the Entitys Sanctions EWRA cover the inherent risk components detailed below: 58 Dess the Entitys Sanctions EWRA cover the controls officially and process of the controls of the detailed below: 59 Dess the Entitys Sanctions EWRA cover the controls			Yes	*
comply with applicable laws? If Y, what is the retention period? Syears or more Confirm that all responses provided in the above Section are representative of all the LE's branches Section are representative of all the LE's branches Sacion are representative of all the LE's branches ABB & 48b: There's no overses branch or subsidiary. ABB & 48b: There's no overses branch or subsidiary. If all the LE's branches Yes If all the LE's branches If all the LE's branches Sacion are representative to all the LE's branches Sacion are representative to all the LE's branches Yes Sacion are representative to all the LE's branches Sacion are representation to all the LE's branches Yes Sacion are representation to all the Sacion all the LE's branches Sacion are representation to all the Sacion all the LE's branches Sacion are representation to all the Sacion all the Sacion all the Sacio	50	similar document which defines a risk boundary	Yes	-
Syears or more S2 Confirm that all responses provided in the above Section are representative of all the LE's branches S2 a If N, clarify which questions the difference's relate to and the branch's that this applies to. If appropriate, provide any additional information/context to the answers in this section. 6.AMIL, CTE & SANCTONS RSKASSESMENT Does the Entity's AMIL & CTE EVYRA cover the inherent risk components detailed below. Yes 1 Client Yes 1 Client Yes 1 Client Yes 1 Coustmen Due Diligence Yes 1 Per Pidentification Yes 1 Per Pidentif	51		Yes	
Section are representative of all the LE's branches I'N, clarify which questions the difference's relate to and the branch/es that this applies to. I'N clarify which questions the difference's relate to and the branch/es that this applies to. I'A appropriate, provide any additional information/context to the answers in this section. ALMIL CIT & SANCIONS RSK ASSESSMENT ALMIL CIT & SANCIONS RSK ASSESSMENT Does the Entity's AML & CIT EWRA cover the inherent risk components detailed below: 54 a Client Product Yes 54 Clent Channel Yes 55 Ces Per Identification Yes 55 Customer Due Diligence Yes 55 Customer Due Diligence Yes 56 Transaction Screening Yes 57 Governance Yes 58 A Covernance Yes 58 A Covernance Yes 58 A Covernance Yes 57 Constitute of the daw hen the last AML & CTF EWRA was completed. Yes 76 Client Yes 77 Client Yes 78 Covernance Yes 79 Covernance Yes 79 Covernance Yes 79 Covernance Yes 70 Covernance Yes 71 Client Yes 72 Client Yes 73 Client Yes 74 Cover the inherent risk components detailed below: 75 Covernance Yes 76 Client Yes 77 Covernance Yes 78 Client Yes 79 Covernance Yes 79 Covernance Yes 70 Client Yes 71 Client Yes 72 Client Yes 73 Client Yes 74 Cover the inherent risk components detailed below: 75 Covernance Yes 76 Covernance Yes 77 Covernance Yes 78 Covernance Yes 79 Covernance Yes 79 Covernance Yes 70 Covernance Yes 70 Covernance Yes 71 Client Yes 72 Covernance Yes 74 Cover the controls effectiveness components detailed below: 75 Covernance Yes 76 Covernance Yes 76 Covernance Yes 77 Covernance Yes 78 Covernance Yes 79 Covernance Yes 79 Covernance Yes 79 Covernance Yes 70	51 a	If Y, what is the retention period?	5 years or more	•
### If N. clarify which questions the difference/s relate to and the branch/es that this applies to. ### appropriate, provide any additional information/context to the answers in this section. ### AMIL CITE & SANCITONS RISK ASSESSMENT ### Does the Entity's AMIL & CITE EWRA cover the inherent risk components detailed below: ### Does the Entity's AMIL & CITE EWRA cover the inherent risk components detailed below: ### Does the Entity's AMIL & CITE EWRA cover the controls effectiveness components detailed below: ### Does the Entity's AMIL & CITE EWRA cover the controls effectiveness components detailed below: ### Does the Entity's AMIL & CITE EWRA cover the controls effectiveness components detailed below: ### Does the Entity's AMIL & CITE EWRA cover the controls effectiveness components detailed below: ### Does the Entity's AMIL & CITE EWRA cover the controls effectiveness components detailed below: ### Does the Entity's AMIL & CITE EWRA cover the controls effectiveness components detailed below: ### Does the Entity's AMIL & CITE EWRA cover the controls effectiveness components detailed below: ### Does the Entity's AMIL & CITE EWRA cover the inherent risk components detailed below: ### Does the Entity's AMIL & CITE EWRA been completed in the last 12 months? ### Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: ### Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: ### Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: ### Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: ### Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: ### Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: ### Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: ### Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: ### Does	52	· · ·	Yes	
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Does the Entity's AMIL & CTF EWRA cover the inherent risk components detailed below: 94 a Client Yes 54 b Product Yes 54 c Channel Yes 54 d Geography Yes 55 Does the Entity's AMIL & CTF EWRA cover the controls office/through the last 12 months? 55 a Transaction Monitoring Yes 55 c PEP Identification Yes 56 Transaction Screening Yes 57 Governance Yes 58 a Governance 18 b Forduct Yes 19 Jul, 2022 (biennially) 19 Product Yes 10 Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: 19 Product Yes 10 Client Yes 10 Client Yes 11 Client Yes 12 Client Yes 13 Client Yes 14 Client Yes 15 Cleon Tended the when the last AMIL & CTF 15 C Channel Yes 16 Client Yes 17 Coes the Entity's Sanctions EWRA cover the inherent risk components detailed below: 18 Client Yes 19 Coes the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: 18 Cleon Yes 19 Coes the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: 19 Coes the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: 19 Coes the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: 19 Coes the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: 19 Coes the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: 19 Coes the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: 19 Coes the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: 20 Customer Due Diligence Yes 21 Customer Due Diligence Yes 22 Customer Due Diligence Yes 23 Customer Due Diligence Yes 24 Cus	53		48a & 48b: There's no oversea branch or subsidiary.	
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68 a If Y, is this at: 68 a1 Onboarding Yes 68 a2 KYC renewal Yes 68 a3 Trigger event Yes 68 a4 Other No 68 a4a If yes, please specify "Other" 69 Does the Entity have a risk based approach to screening customers for Adverse Media/Negative News? 69 If Y, is this at: 69 Onboarding Yes			Yes
68 a1 Onboarding Yes 68 a2 KYC renewal Yes 68 a3 Trigger event Yes 68 a4 Other 68 a4a If yes, please specify "Other" 69 Does the Entity have a risk based approach to screening customers for Adverse Media/Negative News? 69 If Y, is this at: 69 Onboarding Yes	68 a		· · · · · · · · · · · · · · · · · · ·
68 a2 KYC renewal Yes 68 a3 Trigger event Yes 68 a4 Other No 68 a4a Other No Does the Entity have a risk based approach to screening customers for Adverse Media/Negative News? Per Section 19 Adverse Media/Negative News? Section 20 Adverse Media/Negative News? Section 3 Adverse Media/Negative News?			Yes
68 a3 Trigger event Yes			
68 a4 Other No 68 a4a Other No Does the Entity have a risk based approach to screening customers for Adverse Media/Negative News? Fig. 1 No No Pes Onboarding Yes			
68 a4a If yes, please specify "Other" 69 Does the Entity have a risk based approach to screening customers for Adverse Media/Negative News? 69 a If Y, is this at: 69 a1 Onboarding Yes		T	
69 Does the Entity have a risk based approach to screening customers for Adverse Media/Negative News? 69 a If Y, is this at: 69 a1 Onboarding Yes			
screening customers for Adverse Media/Negative News? 69 a If Y, is this at: 69 a1 Onboarding Yes	JU 848	is you, produce appearing Ourier	
screening customers for Adverse Media/Negative News? 69 a If Y, is this at: 69 a1 Onboarding Yes			
screening customers for Adverse Media/Negative News? 69 a If Y, is this at: 69 a1 Onboarding Yes			
screening customers for Adverse Media/Negative News? 69 a If Y, is this at: 69 a1 Onboarding Yes	60	Don'the Fullish house a stalk has ad a second to	
News? 69 a If Y, is this at: 69 a1 Onboarding Yes	09		[_v
69 a If Y, is this at: 69 a1 Onboarding Yes			res
69 a1 Onboarding Yes	60.0	<u> </u>	<u> </u>
DS 32 VIC Leuewai Yes			
	oa az	∧ τ ∪ renewai	Tes

69 a3	Trigger event	Yes	V
70	What is the method used by the Entity to screen for	Automated	V
74	Adverse Media/Negative News?		믈
71	Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?		•
71 a	If Y, is this at:		
71 a1	Onboarding	Yes	
71 a2	KYC renewal	Yes	
71 a3	Trigger event	Yes	
72 73	What is the method used by the Entity to screen PEPs?	Automated	
73	Does the Entity have policies, procedures and processes to review and escalate potential matches from screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes	-
74	Is KYC renewed at defined frequencies based on risk rating (Periodic Reviews)?	Yes	
74 a	, If yes, select all that apply:		
74 a1	Less than one year	Yes	
74 a2	1 – 2 years	No	
74 a3	3 – 4 years		Y
74 a4	5 years or more	Yes	
74 a5 74 a6	Trigger-based or perpetual monitoring reviews Other (Please specify)	Yes	Y
75	Does the Entity maintain and report metrics on current and past periodic or trigger event due diligence reviews?	Yes	
76	From the list below, which categories of customers or industries are subject to EDD and/or are restricted, or prohibited by the Entity's FCC programme?		
76 a	Arms, defence, military	EDD on risk-based approach	I
76 b	Respondent Banks	EDD on risk-based approach	Ī
76 b1	If EDD or restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2022?	Yes	*
76 c	Embassies/Consulates	EDD on risk-based approach	Y
76 d	Extractive industries	EDD on risk-based approach	Y
76 e	Gambling customers	Prohibited	Y
76 f	General Trading Companies	EDD on risk-based approach	V
76 g	Marijuana-related Entities	Prohibited	V
76 h	MSB/MVTS customers	EDD on risk-based approach	$\overline{\mathbf{Z}}$
76 i	Non-account customers	No EDD/restriction or prohibition .	▼
76 j	Non-Government Organisations	EDD on risk-based approach	I
76 k	Non-resident customers	EDD on risk-based approach	T
76 I	Nuclear power	Do not have this category of customer or industry	T
76 m	Payment Service Providers	EDD on risk-based approach	团
76 n	PEPs	EDD on risk-based approach	
76 o	PEP Close Associates	EDD on risk-based approach	
76 p	PEP Related	EDD on risk-based approach	
76 q	Precious metals and stones	EDD on risk-based approach	Y
76 r	Red light businesses/Adult entertainment	Do not have this category of customer or industry	V
76 s	Regulated charities	EDD on risk-based approach	V
76 t	Shell banks	Prohibited	V
76 u	Travel and Tour Companies	EDD on risk-based approach	
76 v	Unregulated charities	Prohibited	
76 w	Used Car Dealers	EDD on risk-based approach	Ī
76 x	Virtual Asset Service Providers	EDD on risk-based approach	Ī
76 y	Other (specify)	76i:The bank will undertake CDD measures when carrying out occasional transactions with resto: A. Transactions (including domestic remittances) that meet or exceed a certain amount, B. a cross-border wire transfer involving NTD 30,000 or more (including the foreign currency equivalent thereof)	
77	If restricted, provide details of the restriction	76x:Need to bind the transaction account.	
78	Does EDD require senior business management and/ or compliance approval?	Yes	$\overline{\mathbf{Y}}$

The strangers

70 -	KV is display who provides the opproval:	
78 a	If Y indicate who provides the approval:	Senior business management
79	Does the Entity have specific procedures for onboarding entities that handle client money such as	
	lawyers, accountants, consultants, real estate agents?	Yes ▼
80	Does the Entity perform an additional control or quality review on clients subject to EDD?	Yes
81	Confirm that all responses provided in the above	Yes
	Section are representative of all the LE's branches	
81 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to	
82	If appropriate, provide any additional	Please refer to our website: http://web.ubot.com.tw/english/index.asp
-	information/context to the answers in this section.	Tribase refer to our website. http://web.ubot.com,twierigisrin/idex,dap
8. MONIT	ORING & REPORTING	
83	Does the Entity have risk based policies, procedures	
	and monitoring processes for the identification and	Yes
	reporting of suspicious activity?	
84	What is the method used by the Entity to monitor	Complete the foundation of
ا ا	transactions for suspicious activities?	Combination of automated and manual
84 a	If manual or combination selected, specify what	Unquantifiable transactions
	type of transactions are monitored manually	
	If automated or combination selected, are internal	
84 b	system or vendor-sourced tools used?	Both
<u> </u>		
84 b1	If 'Vendor-sourced tool' or 'Both' selected, what is	AML-KYC system、GlobalVision Systems, Inc.
	the name of the vendor/tool?	
1		
84 b2	When was the tool last updated?	1-2 years ▼
04 02	which was the tool last apaated:	1-2 years
84 ьз	When was the automated Transaction Monitoring	L
	application last calibrated?	<1 year ▼
85	Does the Entity have regulatory requirements to	Yes
	report suspicious transactions?	
85 a	If Y, does the Entity have policies, procedures and	
Ì	processes to comply with suspicious transaction	Yes
i	reporting requirements?	
86	Does the Entity have policies, procedures and	
	processes to review and escalate matters arising from	Yes
	the monitoring of customer transactions and activity?	<u> </u>
07	Door the Entity have a data quality manager	
87	Does the Entity have a data quality management programme to ensure that complete data for all	_{Von}
	r -	Yes ▼
	transactions are subject to monitoring?	
88	Does the Entity have processes in place to respond	
	to Request For Information (RFIs) from other entities	Yes
	in a timely manner?	
-		
89	Does the Entity have processes in place to send	
	Requests for Information (RFIs) to their customers in	Yes ▼
	a timely manner?	
90	Confirm that all responses provided in the above	Yes
	Section are representative of all the LE's branches	
90 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to	
!		
91	If appropriate, provide any additional	Please refer to our website: http://web.ubot.com.tw/english/index.asp
ļ ·	information/context to the answers in this section.	The second secon
		Control of the second s
1	ENT TRANSPARENCY	
92	Does the Entity adhere to the Wolfsberg Group	Yes
	Payment Transparency Standards?	<u> </u>

93	Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with:	
93 a	FATF Recommendation 16	Yes -
93 b		Yes
	Local Regulations	
93 b1	If Y, specify the regulation	Money Laundering Control Act, Count Financing Terrorism Act, Regulations Governing Anti-Money Laundering of Financial Institutions.
93 с	If N, explain	
94	Does the Entity have controls to support the inclusion of required and accurate originator information in	Yes
95	cross border payment messages? Does the Entity have controls to support the inclusion of required beneficiary information cross-border	
95 a	payment messages? If Y, does the Entity have procedures to include	Yes
95 a .	beneficiary address including country in cross border payments?	No 🔻
96	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
96 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
97	If appropriate, provide any additional information/context to the answers in this section.	
10. SANC	TIONS	
98	Does the Entity have a Sanctions Policy approved by management regarding compliance with sanctions law applicable to the Entity, including with respect to its business conducted with, or through accounts held at foreign financial institutions?	Yes ▼
99	Does the Entity have policies, procedures, or other controls reasonably designed to prevent the use of another entity's accounts or services in a manner causing the other entity to violate sanctions prohibitions applicable to the other entity (including prohibitions within the other entity's local jurisdiction)?	Yes
100	Does the Entity have policies, procedures or other controls reasonably designed to prohibit and/or detect actions taken to evade applicable sanctions prohibitions, such as stripping, or the resubmission and/or masking, of sanctions relevant information in cross border transactions?	Yes
101	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	Yes
102	What is the method used by the Entity for sanctions screening?	Automated
102 a	If 'automated' or 'both automated and manual' selected:	
102 a1	Are internal system of vendor-sourced tools used?	Vendor-sourced tools
102 a1a	If a 'vendor-sourced tool' or 'both' selected, what is the name of the vendor/tool?	GlobalVision Systems, Inc.
102 a2	When did you last test the effectiveness (of finding true matches) and completeness (lack of missing data) of the matching configuration of the automated tool? (If 'Other' please explain in Question 110)	<1 year
103	Does the Entity screen all sanctions relevant data, including at a minimum, entity and location information, contained in cross border transactions against Sanctions Lists?	Yes
104	What is the method used by the Entity?	Automated

105			
	Does the Entity have a data quality management programme to ensure that complete data for all transactions are subject to sanctions screening?	Yes	lacksquare
106	Select the Sanctions Lists used by the Entity in its sanctions screening processes:		1
106 a	Consolidated United Nations Security Council Sanctions List (UN)	Used for screening customers and beneficial owners and for filtering transactional data	$oxed{oxed}$
106 b	United States Department of the Treasury's Office of Foreign Assets Control (OFAC)	Used for screening customers and beneficial owners and for filtering transactional data	
106 c	Office of Financial Sanctions Implementation HMT (OFSI)	Used for screening customers and beneficial owners and for filtering transactional data	
106 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transactional data	
106 e	Lists maintained by other G7 member countries	Used for screening customers and beneficial owners and for filtering transactional data	$\overline{=}$
106 f	Other (specify)		
107	When regulatory authorities make updates to their Sanctions list, how many business days before the entity updates their active manual and/or automated screening systems against:		
107 a	Customer Data	Same day to 2 business days	
107 b	Transactions	Same day to 2 business days	
108	Does the Entity have a physical presence, e.g. branches, subsidiaries, or representative offices located in countries/regions against which UN, OFAC, OFSI, EU or G7 member countries have enacted comprehensive jurisdiction-based Sanctions?	No	Image: Control of the
109	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes	
109 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		
110	If appropriate, provide any additional information/context to the answers in this section.	Please refer to our website: http://web.ubot.com.tw/english/index.asp	
11. TRAINI	NG & EDUCATION		70k2
11. TRAINI 111	NG & EDUCATION Does the Entity provide mandatory training, which includes:		7W2/2
111 111 a	Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to government authorities	Yes	
111	Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to		
111 111 a	Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to government authorities Examples of different forms of money laundering, terrorist financing and sanctions violations relevant	Yes	
111 a 111 b	Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to government authorities Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered Internal policies for controlling money laundering,	Yes Yes	
111 a 111 b 111 c	Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to government authorities Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered Internal policies for controlling money laundering, terrorist financing and sanctions violations New issues that occur in the market, e.g. significant	Yes Yes	
111 a 111 b 111 c 111 d	Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to government authorities Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered Internal policies for controlling money laundering, terrorist financing and sanctions violations New issues that occur in the market, e.g. significant regulatory actions or new regulations	Yes Yes Yes Yes Yes	
111 a 111 a 111 b 111 c 111 d 111 e	Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to government authorities Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered Internal policies for controlling money laundering, terrorist financing and sanctions violations New issues that occur in the market, e.g. significant regulatory actions or new regulations Conduct and Culture	Yes Yes Yes Yes No	
111 a 111 a 111 b 111 c 111 d 111 e 111 f 112 112 a	Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to government authorities	Yes Yes Yes Yes No Yes	
111 a 111 a 111 b 111 c 111 d 111 e 111 f 112 112 a 112 b	Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to government authorities	Yes Yes Yes Yes No Yes	
111 a 111 a 111 b 111 c 111 d 111 e 111 f 112 a 112 b 112 c	Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to government authorities	Yes Yes Yes Yes No Yes Ves Yes Yes	
111 a 111 a 111 b 111 c 111 d 111 e 111 f 112 112 a 112 b 112 c 112 d	Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to government authorities Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered Internal policies for controlling money laundering, terrorist financing and sanctions violations New issues that occur in the market, e.g. significant regulatory actions or new regulations Conduct and Culture Fraud Is the above mandatory training provided to: Board and Senior Committee Management 1st Line of Defence 2nd Line of Defence 3rd Line of Defence 3rd Line of Defence	Yes Yes Yes Yes No Yes Ves Yes Yes	
111 a 111 a 111 b 111 c 111 d 111 e 111 f 112 112 a 112 b 112 c	Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to government authorities Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered Internal policies for controlling money laundering, terrorist financing and sanctions violations New issues that occur in the market, e.g. significant regulatory actions or new regulations Conduct and Culture Fraud Is the above mandatory training provided to: Board and Senior Committee Management 1st Line of Defence 2nd Line of Defence 3rd Line of Defence Third parties to which specific FCC activities have been outsourced	Yes Yes Yes Yes Yes No Yes Yes Yes Yes Yes Yes Yes	
111 a 111 a 111 b 111 c 111 d 111 e 111 f 112 112 a 112 b 112 c 112 d	Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to government authorities Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered Internal policies for controlling money laundering, terrorist financing and sanctions violations New issues that occur in the market, e.g. significant regulatory actions or new regulations Conduct and Culture Fraud Is the above mandatory training provided to: Board and Senior Committee Management 1st Line of Defence 2nd Line of Defence 3rd Line of Defence Third parties to which specific FCC activities have	Yes Yes Yes Yes Yes Yes No Yes Yes Yes Yes Yes Yes Yes	
111 a 111 a 111 b 111 c 111 d 111 e 111 f 112 a 112 b 112 c 112 d 112 e	Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to government authorities Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered Internal policies for controlling money laundering, terrorist financing and sanctions violations New issues that occur in the market, e.g. significant regulatory actions or new regulations Conduct and Culture Fraud Is the above mandatory training provided to: Board and Senior Committee Management 1st Line of Defence 2nd Line of Defence 3rd Line of Defence Third parties to which specific FCC activities have been outsourced	Yes Yes Yes Yes Yes No Yes Yes Yes Yes Yes Yes Yes Ye	
111 a 111 a 111 b 111 c 111 d 111 e 111 f 112 a 112 b 112 c 112 d 112 e	Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to government authorities Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered Internal policies for controlling money laundering, terrorist financing and sanctions violations New issues that occur in the market, e.g. significant regulatory actions or new regulations Conduct and Culture Fraud Is the above mandatory training provided to: Board and Senior Committee Management 1st Line of Defence 2nd Line of Defence Third parties to which specific FCC activities have been outsourced Non-employed workers (contractors/consultants) Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and	Yes Yes Yes Yes Yes No Yes Yes Yes Yes Yes Yes Yos Yes Not Applicable No	
111 a 111 a 111 b 111 c 111 d 111 e 111 f 112 a 112 b 112 c 112 d 112 e 112 f 113	Does the Entity provide mandatory training, which includes: Identification and reporting of transactions to government authorities Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered Internal policies for controlling money laundering, terrorist financing and sanctions violations New issues that occur in the market, e.g. significant regulatory actions or new regulations Conduct and Culture Fraud Is the above mandatory training provided to: Board and Senior Committee Management 1st Line of Defence 2nd Line of Defence 3rd Line of Defence Third parties to which specific FCC activities have been outsourced Non-employed workers (contractors/consultants) Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high-risk products, services and activities? Does the Entity provide customised training for AML,	Yes Yes Yes Yes Yes No Yes Yes Yes Yes Yes Yes Yes Yos Yes Yos Yes Yos Yo	

115 a	If N, clarify which questions the difference/s relate to		
	and the branch/es that this applies to.		
116	If appropriate, provide any additional	"112e:The Entity has no such 3rd parties.	
	information/context to the answers in this section.	Please refer to our website: http://web.ubot.com.tw/english/index.asp"	
MORE SERVICES OF SERVICES			Jones Color
			334
117	Does the Entity have a program wide risk based Quality Assurance programme for financial crime	Yes	
	(separate from the independent Audit function)?	Tes	•
118	Does the Entity have a program wide risk based		품
' ' '	Compliance Testing process (separate from the	Yes	
	independent Audit function)?	166	
119	Confirm that all responses provided in the above		言
	Section are representative of all the LE's branches	Yes	$oldsymbol{\perp}$
119 a	If N, clarify-which questions the difference/s relate to		
	and the branch/es that this applies to.		
120	If appropriate, provide any additional	Please refer to our website: http://web.ubot.com.tw/english/index.asp	-
	information/context to the answers in this section.		
13. AUDIT			
121	In addition to inspections by the government	The state of the s	
	supervisors/regulators, does the Entity have an		1 1
	internal audit function, a testing function or other	V ₁ .	_
	independent third party, or both, that assesses FCC AML, CTF, ABC, Fraud and Sanctions policies and	Yes	•
	practices on a regular basis?		l. I
	<u> </u>		Ш
122	How often is the Entity audited on its AML, CTF, ABC,		
	Fraud and Sanctions programme by the following:	A CONTRACT OF THE STATE OF THE	<u> </u>
122 a	Internal Audit Department	Yearly	Y
122 b	External Third Party	Yearly	므
123	Does the internal audit function or other independent third party cover the following areas:		
402 -	AML, CTF, ABC, Fraud and Sanctions policy and		_
123 a	procedures	Yes	-
123 b	Enterprise Wide Risk Assessment	Yes	물
123 c	Governance	Yes	
123 d	KYC/CDD/EDD and underlying methodologies	Yes	
123 e	Name Screening & List Management	Yes	
123 f	Reporting/Metrics & Management Information	Yes	言
123 g	Suspicious Activity Filing	Yes	言
123 h	Technology	Yes	
123 i	Transaction Monitoring	Yes	Y
123 j	Transaction Screening including for sanctions	Yes	Y
123 k	Training & Education	Yes	
123 I	Other (specify)		
ļ			
124	Are adverse findings from internal & external audit		
	tracked to completion and assessed for adequacy	Yes	
	and completeness?		لسنا
125	Confirm that all responses provided in the above	Yes	$\overline{\mathbf{v}}$
	section are representative of all the LE's branches		
125 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		
	and the branchies that this applies to.		
100			
126	If appropriate, provide any additional information/context to the answers in this section.	Please refer to our website: http://web.ubot.com.tw/english/index.asp	
	information/context to the answers in this section.		
		The state of the s	1.50
14. FRAUL			
127	Does the Entity have policies in place addressing fraud risk?	Yes	 •
128	Does the Entity have a dedicated team responsible		븓
-20	for preventing & detecting fraud?	Yes	
		The state of the s	

with more reported

129	Does the Entity have real time monitoring to detect fraud?	Yes
130	Do the Entity's processes include gathering additional information to support its fraud controls, for example: IP address, GPS location, and/or device ID?	Yes
131	Confirm that all responses provided in the above section are representative of all the LE's branches	Yes
131 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
132	If appropriate, provide any additional information/context to the answers in this section.	,
	-	
Declaration Statement		
Wolfsberg Group Correspondent Banking Due Diligence Questionnaire 2023 (CBDDQ V1.4) Declaration Statement (To be signed by Global Head of Correspondent Banking or equivalent position holder AND Group Money Laundering Prevention Officer, Global Head of Anti- Money Laundering, Chief Compliance Officer, Global Head of Financial Crimes Compliance OR equivalent)		
Union Bank of Taiwan Co. Ltd. (Financial Institution name) is fully committed to the fight against financial crime and makes every effort to remain in full compliance with all applicable financial crime laws, regulations and standards in all of the jurisdictions in which it does business and holds accounts.		
The Financial Institution understands the critical importance of having effective and sustainable controls to combat financial crime in order to protect its reputation and to meet its legal and regulatory obligations.		
The Financial Institution recognises the importance of transparency regarding parties to transactions in international payments and has adopted/is committed to adopting these standards.		
The Financial Institution further certifies it complies with / is working to comply with the Wolfsberg Correspondent Banking Principles and the Wolfsberg Trade Finance Principles. The information provided in this Wolfsberg CBDDQ will be kept current and will be updated no less frequently than every eighteen months.		
The Financial Institution commits to file accurate supplemental information on a timely basis.		
I. Hung-Zu Chang (Global Head of Correspondent Banking or equivalent), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg CBDDQ are complete and correct to my honest belief, and that I am authorised to execute this declaration on behalf of the Financial Institution.		
I. Yu-Man Chao (MLRO or equivalent), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg CBiDDQ are complete and correct to my honest belief, and that I am authorised to execute this declaration on behalf of the Financial Institution. (Signature & Date)		
Ju Man Chao (Signature & Date) Apr. 3, 2014		