

To whom it may concern,

## **Statement of Anti-Money Laundering (AML) and Counter-Terrorist Financing (FT) Policies and Principles**

Crédit Mutuel ARKEA is a French regulated bank.

Pursuant to Article L.561-2 of the Monetary and Financial Code, Crédit Mutuel ARKEA is subject to European and French laws and Anti Money Laundering and Terrorist Financing (AMLFT) regulations including identification and customer knowledge, monitoring of financial flows and reporting to the french financial intelligence unit for fighting money laundering and terrorist financing, TRACFIN (Traitement du Renseignement/Action contre les Circuits FINANCIERS)

Crédit Mutuel ARKEA complies with the legal environments and regulatory provisions concerning the fight against money laundering and terrorism financing. These provisions are consistent with Financial Action Task Force (FATF) recommendations.

To meet with its duties, Crédit Mutuel ARKEA has implemented technical and human resources and established an AMLFT policy which is applicable in all branches and subsidiaries within the Group.

Each affiliate is then responsible for establishing its own operational procedure in line with the general guidelines of the AMLTF Group policy.

The AMLTF Group policy framework is as follows:

- Customers, beneficial owners of corporate customers and all counterparties identification, verifications and on-going due diligences,
- Identification and risk assessment of Politically Exposed Persons (PEPs),
- Customers accounts and transaction activities monitoring,
- Accounts and payments screening against relevant financial and terrorism sanctions lists,
- Sanction policy designed to ensure that Credit Mutuel Arkea complies with applicable European and national sanctions laws and regulations, as well as UNO resolutions implementations,
- Disclosure reporting of suspicious transactions to Tracfin,
- Relevant staff and senior management AMLFT training,
- Internal control system of all the activities and affiliates and reporting to senior management.

Furthermore, Crédit Mutuel ARKEA is subject to regular audits by the French regulator (*Autorité de Contrôle Prudentiel et de Résolution*) which ensures that the bank complies with the French legislation and established policies and procedures.

If you require further information regarding to Crédit Mutuel Arkea AMLFT program, please refer to our website [www.arkea.com](http://www.arkea.com) and to the following documents:

- Crédit Mutuel AML Questionnaire (Wolfsberg Group),
- Crédit Mutuel ARKEA financial institution profile.

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