

## **RHB BANKING GROUP'S Targeted Financial Sanction (TFS) Policy Statement**

RHB Banking Group is strongly committed to combat and stave off access by terrorists and criminals to the financial system while complying with all applicable AML/CFT and TFS sanction laws and regulations that are legally binding upon RHB Banking Group and its businesses. Any violation of these sanctions might significantly impact our business, our regulatory relationships and RHB Banking Group's competence to offer product and services to its customers.

In view of the above, RHB Bank has devised sanctions guidelines that may be more stringent than what is warranted by law and regulations. RHB Banking Group has established restrictions and prohibitions under the Group Sanctions Policy in order to mitigate the risk of breach of sanctions. Through zero tolerance for any sanctions breaches or non-compliances, RHB Banking Group is committed to comply with the applicable sanctions, laws and regulations namely, those issued by the Ministry of Home Affairs of Malaysia, United Nations, European Union, Office of Foreign Assets Control (United States of America's Department of the Treasury), as well as other sanctions-related laws and rules in the countries where we conduct business.

Additional measures to safeguard the RHB Banking Group and its customers are in place should the operating environment and business model change and there are heightened sanctions risks. RHB Bank neither maintains a presence in these sanctioned geographies nor is it the target of these sanctions' programs. As these are a direct consequence of international relations, the Group Sanctions Policy and specific prohibitions may change from time to time.

RHB Bank reserves the right to alter these restrictions at any moment and without prior notice. Accordingly, customers may be asked to provide additional information to RHB as needed in order for us to ensure compliance with any sanctions program. Should the business pose a risk to RHB Bank, we might also be obligated to take such necessary action. Please get in touch with your relationship manager if you have any questions about the RHB Bank's policy position regarding sanctions.