

**FOREIGN FINANCIAL INSTITUTIONS  
ANTI-MONEY LAUNDERING QUESTIONNAIRE**

<b>1. Name of Financial Institution:</b> Hamburger Sparkasse AG		
<b>2. City/Country:</b> Hamburg, Germany		
<b>3. Contact Name:</b> Mr. Raphael Horstschaefter		
<b>4. Contact Telephone:</b> +49-40-3579-7195		
<b>5. Email Address:</b> raphael.horstschaefter@haspa.de		
<b>6. Please confirm the areas of your organization covered by this questionnaire:</b>		
a) Head Office & domestic branches	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
b) Domestic subsidiaries	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
c) Overseas branches	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
d) Overseas subsidiaries	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
e) AML questionnaire applies to this branch/subsidiary only	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

Please complete all of the questions and related requests for information listed below:

<b>I. QUESTIONS RELATED TO REGULATORY ENVIRONMENT</b>		
<b>7. Has your country established laws designed to prevent money laundering and terrorist financing and is your institution subject to and fully compliant with such laws?</b>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<b>8. Do the laws and regulations in your country prohibit your institution from opening an anonymous account?</b>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<b>9. Do you have foreign branches and/or subsidiaries engaged in banking or non-banking financial activities that are subject to your <u>AML policies</u>?</b>	<input type="checkbox"/> Yes (Answer 9a)	<input type="checkbox"/> No (Answer 9b)
9a) If Yes, are these branches and/or subsidiaries subject to the anti-money laundering <u>laws</u> applicable to your head office?	<input type="checkbox"/> Yes	<input type="checkbox"/> No (Answer 9b)



9b) If No, please provide information for each foreign branch/subsidiary below:

Country	Government Institution	Is your institution subject to and fully compliant with local country's laws designed to prevent money laundering and terrorist financing. <input type="checkbox"/> Yes <input type="checkbox"/> No
We do not maintain any foreign branches or subsidiaries		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No

Branch subject to the stricter of HO laws or host country laws

**II. QUESTIONS RELATED TO YOUR INSTITUTION'S AML POLICIES AND PRACTICES**

10. Does your institution have a written policy and controls and procedures reasonably designed to prevent and detect money laundering/terrorist financing activities?  Yes  No

11. Please provide the name and contact information of an officer responsible for your institution's anti-money laundering program?

Name: Mrs. Martina Frentz  
 Title: General Manager  
 Mailing address: CG, Wikinger Weg 1, 20537 Hamburg  
 Telephone number: +49-40-3579-3320  
 Email address: martina.frentz@haspa.de

12. Does your institution's AML policy and program include the following:

- a) A requirement for periodic approval of your institution's AML policy by your institution's Board or senior committee?  Yes  No
- b) Customer identification requirements at the inception of the relationship?  Yes  No
- c) Do you transact with non-established customers or walk-ins?  Yes  No
- c1) If yes, does your institution have customer identification requirements for such customers for the sale of monetary instruments or wire transfers (if specific threshold is established for such transactions, please specify)?  Yes  No
- d) Clearly defined roles, responsibilities and accountabilities as they relate to anti-money laundering compliance?  Yes  No
- e) Periodic Anti-Money Laundering Training Programs?  Yes  No

e1) If yes, list types of positions in your institution receiving such training (for example, marketing officers, sales officers, operations employees).

all employees with customer relations

e2) If yes, how frequently is training required?

Monthly     Quarterly     Annually     Other, explain: \_\_\_\_\_

f) Compliance with local suspicious activity reporting requirements?  Yes     No

g) Procedures to monitor large cash deposits and withdrawals?  Yes     No

h) Record retention requirements for documentation obtained regarding customer identification?  Yes     No

h1) If Yes, how long are records retained? 6 years.

i) Policy and procedures for independent audit or testing of the anti-money laundering compliance program?  Yes     No

i1) If Yes, how frequently are these audits/tests conducted?

Monthly     Quarterly     Annually     Other, explain: \_\_\_\_\_

j) Policies covering relationships with politically exposed persons (see Appendix A for the definition) consistent with industry practices existing in your country?  Yes     No

k) Policies to reasonably ensure that it only operates with correspondent banks that possess licenses to operate in the countries of their origin?  Yes     No

l) A monitoring program for suspicious or unusual activity that covers funds transfers and monetary instruments (travelers checks, money orders, etc.)  Yes     No

m) Screening for customers or transactions of significantly high risk that might require special attention prior to transactions? (For example, persons, entities or countries that are on lists issued by government/international bodies.)  Yes     No

n) Does your institution risk rate your customers and transactions?  Yes     No

o) Does your institution require higher level of enhanced due diligence for high risk clients, presenting risk of illicit activities (including but not limited to, money laundering, fraud or terrorist financing)?  Yes     No

**13. If you answered "No" to any of the items in Question 12 above, please explain your institution's procedures regarding these items? (Please refer to specific item, i.e. 12a, 12b, 12c, etc.)**

**14. Does your institution provide services to the following types of financial institutions:**

- a. Financial Institutions located outside of your country  Yes     No  
(see Appendix A for the definition)
- b. Offshore Banks (see Appendix A for the definition)  Yes     No
- c. Internet Banks (see Appendix A for the definition)  Yes     No
- d. Money Service Businesses including money transmitters  Yes     No  
(see Appendix A for the definition)\*

15. If you answered "Yes" to any of the items in Question 14, does your institution's policies, procedures and monitoring specifically outline how to mitigate the potential risks associated with these higher risk customer types?  Yes  No (Answer 15a)

15a) How does your institution mitigate the risk associated with these customers?

**II. GENERAL COMPLIANCE QUESTIONS**

16. Do you comply with FATF Special Recommendation VII? (see Appendix A)  Yes  No (Answer 16a)

16a) If No, when do you propose to comply?

17. Has your institution had any regulatory or criminal enforcement actions resulting from violations of anti-money laundering laws or regulations in the past five years?  Yes  No (Answer 17a)

17a) If Yes, please provide explanation.

18. Has your institution, to your knowledge, been the subject of any investigation, indictment, conviction or civil enforcement action related to financing terrorists in the past five years?  Yes  No (Answer 18a)

18a) If Yes, please provide explanation.

**For customers who are opening a new account please read this notice:**

To help fight the funding of terrorism and money laundering activities, federal law of the United States of America requires all United States financial institutions to obtain, verify and record information that identifies each person or entity that opens an account or enters into a business relationship.

I confirm that, to the best of my knowledge, the above information is current, accurate and reflective of my institution's anti-money laundering policies.

Signature: *[Signature]* *[Signature]*  
 Title: General Manager Manager  
 Date: 

Day:	03	
Month:	November	
Year:	2008	

*[Handwritten signature]*

**Appendix A**

**Question 12 -**

**Politically Exposed Person (PEP) –**

1. A current or former senior official in the executive, legislative, administrative, military or judicial branches of a foreign government (whether elected or not), or
2. A senior official of a major foreign political party, or
3. A senior executive of a foreign government-owned commercial enterprise
4. A corporation, business, trust, charitable organization or other entity that has been formed by, or for benefit of, any such individual;
5. ANY immediate family members of a “senior foreign political figure” such as their spouse, parents, siblings, children and spouse’s parents or siblings  
ANY individual publicly known (or actually known by the relevant financial institution) to maintain an unusually close relationship with any such individual. This includes a person who is in a position to conduct substantial domestic and international financial transactions on behalf of the senior foreign political figure

**Question 14:**

**Foreign Financial Institution** – entity operating in the financial sector, including but not limited to banks, exchange houses, casas de cambio, brokerage houses, etc.

**Offshore Bank** - bank barred, pursuant to its banking license, from transacting with citizens of its home country or in the local currency of its home country.

**Internet Bank** – bank operating solely on the Internet, without any physical offices.

**Money Service Business** – any entity providing one or several of the following services:

<b>Product or Service</b>	<b>Capacity (Type of MSB)</b>
Money Orders	Issuer of money orders Seller of money orders Redeemer of money orders
Traveler's Checks	Issuer of traveler's checks Seller of traveler's checks Redeemer of traveler's checks
Money Transmission	Money transmitter
Check Cashing	Check casher
Currency Exchange	Currency exchanger
Currency Dealing	Currency dealer
Stored Value	Issuer of stored value Seller of stored value Redeemer of stored value



### **The Financial Action Task Force Special Recommendation VII (FATF SR VII)**

The Financial Action Task Force's Special Recommendation VII (FATF SR VII) on Terrorist Financing suggested that wire transfers contain accurate and meaningful originator information, and that financial institutions implement monitoring programs to detect payments lacking such information. 'Accurate and meaningful' is defined as originator name, address and account number. Starting on January 1st of 2007, these recommendations were passed into law in the EU, EEA countries, Hong Kong, India, Singapore and Afghanistan. Japan is expected to pass their version of this recommendation in September 2007. Financial institutions that regularly omit originator information can find their payments refused by financial institutions covered by such legislation.