



AML POLICIES / PROCEDURES

Raiffeisenlandesbank Niederösterreich-Wien AG (hereinafter referred to as „RLB NOE-WIEN“), headquartered in Vienna, Austria, is firmly committed to preventing money laundering and the financing of terrorism.

The Republic of Austria is a member of the European Union, the Financial Action Task Force on Money Laundering (“FATF”) and the Basel Committee on Banking Supervision, and has enacted laws and regulations designed to implement the policies of these authorities.

RLB NOE-WIEN is supervised by the Austrian Financial Market Authority (FMA) and fully complies with the Austrian Federal Banking Act, Financial Markets Anti-Money Laundering Act and Beneficial Owners Register Act, which incorporate FATF-standards and current EU-legislation against money laundering and terrorist financing.

To this end, RLB NOE-WIEN has implemented a written Anti-Money Laundering Policy, which has been approved by the bank’s Executive Board, and is valid for all our branches, affiliates and subsidiaries conducting banking business. This policy addresses identification and verification of customers / beneficial owners, risk assessment and appropriate due diligence measures, transaction monitoring, procedures for reporting of suspicious transactions to the relevant authority, on-going staff training and record retention. In addition, an AML-Officer has been designated for AML prevention.

The enclosed standard Wolfsberg Group Anti-Money Laundering Questionnaire summarizes measures taken by RLB NOE-WIEN against money laundering.

For further information, please do not hesitate to contact our staff, using the following e-mail address: bk-aml-rlb-noew@raiffeisenbank.at

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