

## **ANTI-MONEY LAUNDERING/COUNTER FINANCING OF TERRORISM (AML/CFT) POLICY**

Sabah Development Bank Berhad ("SDBank") fully supports Government and Bank Negara Malaysia's initiatives and efforts in the prevention of the use of the banking and financial system for illicit, laundering and terrorism financing activities.

SDBank has established policies, procedures and processes for the prevention and detection of money laundering and terrorist financing activities. Mandatory key measures include, but are not limited to the following:-

- Comprehensive Customer Due Diligence;
- Screening and monitoring of individuals and/or entities and/or transactions for suspicious activities and against sanction programs;
- Provision of full and timely disclosures of suspicious transactions/circumstances to authorities;
- Proper documentation and record keeping of identification/transaction details;
- Training and awareness programs for Directors and Employees;
- Cooperation with authority in the investigation of money laundering and/or financial crime.

All Board Directors and Employees (whether full-time, part-time, on secondment, on contract, temporary, interns or trainees) of SDBank are required to comply strictly to this AML/CFT Policy.

Internal reporting of concerns may be submitted to any of the following:-

- Executive Chairman
- Chair of Audit and Risk Committee
- Chair of Credit Committee
- Managing Director/Chief Executive Officer
- Head of Banking Division

Either by mailing to:

Sabah Development Bank Bhd, 10<sup>th</sup> Floor, SDB Tower, Wisma Tun Fuad Stephens,  
K.M 2.4 Jalan Tuaran, 88300 Kota Kinabalu Sabah,

or via email to:

[AMLCFT@sabahdevbank.com](mailto:AMLCFT@sabahdevbank.com)

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