

Anti-Money Laundering Questionnaire For Regulated Financial Institutions

2016

A Corporate Information	
1.	Legal name of the financial institution: JSC ProCredit Bank
2.	Legal address of the financial institution: 21 Al. Kazbegi Ave. Tbilisi, Georgia
3.	Legal form of the financial institution: Joint Stock Company
4.	Date of establishment: 13.05.1999
5.	Does your company maintain physical presence at your legal address? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6.	If the answer to question 5 is no: is your company a regulated affiliate of a financial institution with physical presence? Yes <input type="checkbox"/> No <input type="checkbox"/>
7.	If the answer to question 6 is yes: please state name and address of the financial institution that you are affiliated to:
8.	Corporate internet address: http://www.procreditbank.ge
B Licensing and Registration	
9.	Registering authority: National Bank of Georgia
10.	Registration number (if applicable): 5/5-84
11.	Issuing date of the banking license: 13.05.1999
12.	Number of banking license (if applicable): 233
13.	Tax identification number (if applicable): 204851197
14.	Is your company publicly traded? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
15.	If the answer to question 14 is yes: please list the exchanges where you are listed and the trading codes:
C Ownership and Management Information	
16.	Please provide a list of owners/shareholders who directly or indirectly own or control 25% or more of your company http://www.procredit-holding.com/front_content.php?idcat=24
17.	Please provide a list of all members of the board of directors / main executives or state the source of information (e.g. internet address) http://www.procreditbank.ge/index.php?item_id=26&component=STATIC_CONTENT&menu_id=14&sub_menu_id=49

18.	Does a Supervisory Board for your company exist?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
19.	If the answer to question 18 is yes: please provide a list of all members of the Supervisory Board http://www.procreditbank.ge/index.php?item_id=27&component=STATIC_CONTENT&menu_id=14&sub_menu_id=50		
20.	Please provide the latest financial statement or state the source of information (e.g. internet address) http://www.procreditbank.ge/index.php?lang=ENG&item_id=35&component=STATIC_CONTENT&menu_id=14&sub_menu_id=58 http://www.nbg.gov.ge/index.php?m=404&lng=eng		
21.	Does your company have a governance codex or code of conduct?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
22.	If the answer to question 21 is yes: please provide a copy of the document or state the source of information (e.g. internet address) http://www.procreditbank.ge/index.php?item_id=32&component=STATIC_CONTENT&menu_id=14&sub_menu_id=55		
D Anti-Money Laundering			
If you answer "no" to any question, additional information can be supplied at the end of the questionnaire.			
23.	Is your company supervised by a national authority?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
24.	If the answer to question 23 is yes: please provide name and address of the supervising authority	National Bank of Georgia	
25.	Is your AML policy approved by the Management Board?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
26.	Do you have a designated officer that is responsible for AML activities?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
27.	Do you have documented processes to prevent, detect and report suspicious transactions?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
28.	Do you have an internal audit or independent third party that assesses AML policies and practices on a regular basis (in addition to inspections by supervisors/regulators)?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
29.	Do you have a policy prohibiting accounts/relationships with shell banks (a shell bank is defined as a bank incorporated in a jurisdiction in which it has no physical presence)?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
30.	Do you have policies covering relationships with Politically Exposed Persons (PEP's)?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
31.	Do you have record retention procedures that comply with applicable law?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
32.	Do you assess the risk of money laundering and terrorist financing of your customer base and your products and services?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
33.	Do you have enhanced due diligence procedures for customers that you believe pose a high risk?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
34.	Do you require that all accounts bear the name of the owner?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
35.	Have you implemented processes for the identification of your customers?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
36.	Do you have a requirement to collect information regarding your customers' business activities?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
37.	Do you have procedures to establish a record for each new customer noting their identity and activities?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
38.	Do you complete a risk-based assessment to understand the normal and expected transactions of your customers?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
39.	Do you identify and report transactions that are required to be reported to the authorities?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>

40.	Do you screen customers and transactions against lists of persons, entities or countries issued by government/competent authorities?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
41.	Do you have policies to reasonably ensure that you only operate with correspondent banks that possess licenses to operate in their countries of origin?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
42.	Do you have a monitoring program for unusual and potentially suspicious transactions?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
43.	Do you provide AML training to relevant employees?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
44.	Do you communicate new AML related laws or changes to existing AML related policies or practices to relevant employees?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
45.	Do you employ third parties to carry out some of the functions of your business?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
46.	If the answer to question 45 is yes: which functions of your business are carried out by third parties?		
47.	Has your institution ever been subject to a money laundering or terrorist financing investigation or regulatory action?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>