

AML/CFT Questionnaire

National Bank of Oman provides the following standard Anti-Money Laundering (KYC) & Combating Financing of Terrorism Questionnaire. We confirm that the following areas of our organization are covered by the response contained in this questionnaire:

I. Basic Information		
1. Financial Institution Name	National Bank of Oman S.A.O.G	
2. Registration number, date of registration	Registration No.: 1003704 Date of registration: 24.02.1975	
3. Full Address of the registered office Telephone Number Fax Number Website Address	P.O. Box 751 P. C. 112, Ruwi + 968 2477 8000 + 968 24778585 www.nbo.co.om	
4. Country of Incorporation	Sultanate of Oman	
5. Principal line of business	Banking Operations / Investment Services	
6. Name of local regulatory body(ies) regulating your activities	Central Bank of Oman & Capital Market Authority	
7. Number of branches	64 Branches in Oman One Branch in Abu Dhabi One Branch in Dubai One Branch in Egypt	
8. Are your shares publicly traded? If yes, in which stock exchange market(s):	Muscat Securities Market	
9. Name of External Auditor	KPMG	
II. General AML Policies, Practices, Procedures		
1. Does your AML compliance program require approval of the Board or a senior committee thereof?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
2. Does your financial institution have in place written policies and procedures designed to prevent, detect and report suspicious transactions?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

3. Does your financial institution review its policies and procedures designed to prevent, detect and report suspicious transactions on a periodic basis?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
4. Does your financial institution have an AML Compliance officer who is responsible for coordinating and overseeing the AML program on a day-to-day basis?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
5. Is your AML Policy applicable to your branches and subsidiaries (also in foreign countries)?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
6. Does your internal audit function assess the AML policies, procedures and practices on a regular basis?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
7. Has your financial institution violated anti-money laundering/anti-terrorist financing legislations in the jurisdictions it operates?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
8. Does your financial institution provide services to offshore Banks?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
9. Does your financial institution provide services to Money Services Businesses?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
10. Does your financial institution permit third parties to have direct access (by providing checks or other means) to your correspondent accounts (i.e. do you enable payable through arrangements without the knowledge of your correspondents)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
11. Does your financial institution have a policy prohibiting relationship with Shell Banks?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
12. Does your financial institution deal with Internet Banks?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
13. Does your financial institution have record retention requirement? If "Yes", how long are records retained? 10 Years	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
14. Does your financial institution have policies covering relationships with politically exposed persons (including their family and close associates) consistent with industry best practices? If yes, Does the policy require the Financial Institution to ensure the following <ul style="list-style-type: none"> o Obtain senior management approval for establishing (or continuing for existing customer) such business relationships. 	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

<ul style="list-style-type: none"> ○ Take reasonable measures to establish the source of wealth and source of funds. 	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<ul style="list-style-type: none"> ○ Conduct enhanced ongoing monitoring of the business relationship. 	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

III. Know Your Customer, Due Diligence, Enhanced Due Diligence and Risk Assessment

15. Does your financial institution have in place systems for the identification of its customers?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
16. Does your financial institution have procedures/processes to establish records (KYC profiles) for all its customers and regularly review and update them?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
17. Does your financial Institution provide services to "walk-in" customers? If yes, do you have policies/procedures for identification?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
18. Does your financial institution collect information regarding its customers' business activities?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
19. Does your financial institution assess its FI customer's AML policies or practices?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
20. Does your financial institution complete a risk based assessment to understand the normal and expected transactions of its customers?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
21. Does your financial institution assess its customers and their transactions on a risk based approach?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
22. Does your financial institution have enhanced Know Your Customer procedures for customers who have been assessed to pose high risk of illegal activities?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

IV. Reportable Transactions and Prevention and Detection of Transactions with Illegally Obtained Funds

23. Does the financial institution have policies or practices for the identification and reporting of transactions that are required to be reported to the authorities?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
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24. Where cash transaction reporting is mandatory, does the financial institution have procedures to identify transactions structured to avoid such obligations?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
25. Does the financial institution screen customers and transactions against lists of persons, entities or countries issued by government/competent authorities?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
26. Does the financial institution have policies to reasonably ensure that it only operates with correspondent banks that possess license to operate in their countries of origin?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

V. Transaction Monitoring

27. Does the financial institution have a monitoring program for unusual and potentially suspicious activity that covers funds transfers and monetary instruments such as travelers' checks, money orders, etc.?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
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VI. AML Training

28. Does your financial institution provide periodic AML training to relevant employees? <i>If yes? How frequently is training conducted? Annually</i>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
29. Does the financial institution retain records of its training sessions including attendance records and relevant training materials used?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
30. Does the financial institution communicate new AML related laws or changes to existing AML policies or practice to relevant employees?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
31. Does the financial institution employ third parties to carry out some of the functions of the FI?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
32. If the answer to question 31 is yes, does the financial institution provide AML training to relevant third parties that include: <ul style="list-style-type: none"> • Identification and reporting of transactions that must be reported to government authorities. • Examples of different forms of money laundering involving the FI's products and services. • Internal policies to prevent money laundering. 	<input type="checkbox"/> Yes N/A	<input type="checkbox"/> No

I confirm to the best of my knowledge, the above information is current, accurate and reflective of my financial institution's anti-money laundering & Combating Financing of Terrorism policies and procedures.

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Date:	20 April 2016

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