

KB금융그룹

국민의 평생

금융파트너



# The Crime Prevention Policy & Procedures

## Non-facing Customer Confirmation Policy

- If a non-facing channel customer is doing a customer verification transaction, the non-facing channel will be able to verify the customer. In this case, we perform multiple confirmation of face-to-face confirmation such as verification of identity card, and strictly adheres to FATF standards by confirming the source of funds and transaction purpose.
  - For customers who use only non-face-to-face channels, please visit the nearest branch to get detailed information about the system, and guide customers to be able to fulfill the obligation.
- ※ Information channel
- Internet Banking Homepage: Customer Center> Customer Information Management> Customer Confirmation System
  - KB Star Banking: Setup / Administration> My Information Management> Customer Confirmation System
  - KB Smart loan: All menu> My loan> Customer

## Period of preservation of AML related documents

- Keep internal and external reports and related materials, including customer verification and verification data, financial transaction records, suspicious transaction reports, and high cash transaction reports, in a defined location in accordance with the guidelines for the preservation of data on anti-money laundering materials, We will keep it for five years from the time the transaction relationship ends.

## PEPs (Political Majority) Customer Identification Policy & PEPs Management Approvals for Customers

- A foreign political person is a person who has political or social influence abroad, his family or a person who has a close relationship with him or her in the present or past.
  - Senior manager of foreign administration, justice, defense, and other government agencies
  - Senior management of major foreign parties / A manager of a foreign state-owned enterprise
  - Royal and noble / Religious leaders
  - Businesses or organizations related to foreign political figures
- Political key figures have a high risk of money laundering in relation to corruption, bribery, etc. Therefore, our company classifies them as super high risk and performs strengthened customer identification if it is confirmed that the customer is a foreign political person. In addition to customer identification and verification, we identify sources of trading objectives and funds, including additional information such as :
  - Identity information about family members or close relationships who have trading rights to the account
  - Identification of a corporation involving political figures
- If a foreign political person opens a new account or a customer who has already opened an account has been identified as a foreign political figure, it must be reviewed and approved by the senior management.

## Annual external evaluation of anti-money laundering

- The "Anti-Money Laundering Prevention System Implementation Evaluation" is a system that the Financial Information Analysts (FIU) comprehensively evaluates the implementation of anti-money laundering practices of financial institutions. We have made a great effort to improve our management system by establishing advanced system according to FATF international standards. Based on these efforts, we have been recognized as a financial institution that has greatly contributed to the anti-money laundering system from the government. We have been selected as the No. 1 financial company for the eighth consecutive year from 2010 to 2017, raising the status of anti-money laundering activities.

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