

Doha Bank Anti-Money Laundering Policy Statement

2024

Doha Bank (Q.P.S.C.) ("the Bank") was incorporated on 15 March 1979, in the State of Qatar, as a Joint Stock Company under Emiri Decree No. 51 of 1978, with its registered office & Head Office at P.O Box No. 3818, Doha, State of Qatar.

The Bank has a wide portfolio of customer focused services in the Conventional banking. The Bank delivers its services to the customers through a network of 24 Domestic Branches, 03 Domestic e-Branches, 02 Pay Offices, 87 ATM Machines out of which 01 ATM in UAE, 01 ATM in Kuwait and 03 ATMs in India. Globally, the bank has 04 branches One branch in UAE, a branch in Kuwait and 2 branches in India) & 11 Representative Offices (United Kingdom, Japan, China, Singapore, South Korea, Turkey, Germany, Australia, South Africa, Bangladesh, and Nepal). Doha Bank is listed at Qatar Exchange (QE) and is being regulated by Qatar Central Bank under the guidance and instructions issued by them from time to time.

In a global market place, the attempt to use financial institutions to Launder Money, Terrorist financing and Proliferation of Weapons of Mass Destruction (PWMD) is a significant problem that has caused great concern in the international community and has resulted in the passage of stricter laws and increased penalties for these crimes.

Keeping in view the Global menace of Money Laundering (ML) Terrorist Financing (TF), and Proliferation of Weapons of Mass Destruction (PWMD) the bank is stringently focusing on core Compliance functions and KYC & AML Policies and Procedures. The Bank has prepared a comprehensive Anti Money-Laundering/Combating Financing Terrorism Policy and Procedures that are well in place and implemented and are in compliance with the recommendations issued by Financial Action Task Force (FATF) and Qatar law No 20 of 2019 on Combating Money Laundering and Terrorism Financing and instructions issued by Qatar Central Bank.

This Policy statement is meant to set the minimum standards to which Doha Bank will adhere to. In any case where the requirements of applicable money laundering laws establish a higher standard, Doha Bank will adhere to those

laws. However, under all circumstances Doha Bank will conduct its business in compliance with the following general principles:

- Protect Doha Bank from Money Laundering (ML), Terrorist Financing (TF) and Proliferation of Weapons of Mass Destruction (PWMD).
- Maintain a written AML/CFT policy and procedures which is approved by Board of Directors, a system of internal controls to ensure ongoing AML compliance by a designated person(s) and take appropriate action, once suspicious activity is detected, a proper and thorough process for filing Suspicious Transaction Report is followed as per the requirements of Central Bank & applicable laws (Local & International).
- Comply with applicable Anti-Money Laundering, Combatting Terrorist Financing and Proliferation of Weapons of Mass Destruction (PWMD) laws and regulations as established by Qatar Central Bank and respective Central Banks in each jurisdiction that is in accordance with the recommendations of the Financial Action Task Force on Money Laundering (ML), Terrorist Financing (TF) & Proliferation of Weapons of Mass Destruction (PWMD).
- The Bank's Anti-Money Laundering/Combating Financing Terrorism policies will apply to all business Units.
- Report all identified suspicious activities and other regulatory reports with the relevant Authorities to the extent that it can do so under all applicable foreign and domestic laws.
- Compliance with the Bank's Anti-Money Laundering/Combating Financing Terrorism policies will be monitored through a combination of Internal Audit, External Audit and regulatory reviews of compliance with relevant Anti-Money Laundering, Combating of Financing Terrorism legislation and/or regulations.

- Doha Bank is maintaining correspondent banking relationships with a number of banks and in that particular reference, Doha Bank has obtained the USA Patriot Act Certification.
- Retaining all the customer related documents for a period specified as per local laws in each jurisdiction.
- Doha Bank does not conduct business with Shell Banks. In addition to this, Doha Bank does not offer services of opening anonymous accounts and payable through accounts.
- Cooperate fully with law enforcement and regulatory agencies to the extent that it can do so under all applicable foreign and domestic laws.
- Train staff on Know Your Customer and Anti-Money Laundering/ Combating Financing Terrorism policies and new AML /CFT / PWMD laws and regulations as per plans and maintain the records of training sessions including attendance records and relevant training materials used. The Training and Career Development has on going training program for the appropriate staff with emphasis on Anti – Money Laundering and Combatting Terrorist Financing and proliferation of Weapons of Mass Destruction.
- Maintaining and updating a list of suspected individuals and organizations as circulated by Qatar Central Bank.
- Conducting risk-based assessment of our customers.
- Enhanced Due Diligence for high risk Customers.
- Obtain all account opening documentation requirements as per laws.
- Does not entertain, Prohibited Accounts, as instructed by Central Bank.

- Obtain necessary documents while conducting transactions for third party customers.
- Doha Bank does not deal in Virtual/Crypto currencies.
- Doha Bank is fully compliant with OECD Common Reporting Standards (CRS) applicable regulations in each jurisdiction where Doha Bank is operating.
- Comprehensive Screening Process that includes – Real time online screening, Database/Offline screening for the entire portfolio at regular intervals and screening for Remittances/Trade Transactions against official blacklisted individuals/entities.
- The AML/CFT Unit has implemented an Anti-Money Laundering/Combating Terrorist Financing system that generates alerts & these are reviewed by the designated persons in each jurisdiction in order to track and control possible chances of Money Laundering & Terrorist Financing.
- The Qatar Central Bank Financial Crimes Compliance Department and (Financial Information Unit) are monitoring and supervising the functions of AML/CFT Policies and Procedures of all the banks in Qatar.

FATCA status of Doha Bank is reporting model 1 FFI and the Global Intermediary Identification Number (GIIN) is as follows.

<u>Entity</u>	<u>GIIN</u>
Doha Bank Q.P.S.C. Qatar	DZDWPS.99999.SL.634
Doha Bank, UAE Branches	DZDWPS.99999.BR.784
Doha Bank, Kuwait Branch	DZDWPS.99999.BR.414
Doha Bank India Branches	DZDWPS.99999.BR.356

For more information on Doha Bank and Qatar Central Bank please visit:

- Doha Bank web site: www.dohabank.com.qa
- Qatar Central Bank: www.qcb.gov.qa

For further AML/CFT inquiries please contact the following:

1. Ali Warsam Abdalla

Designation: Deputy Head AML/CFT Unit (DMLRO)

E-mail: awabdalla@dohabank.com.qa

Tel.: + 974-40155428

2. Ahmad Mohammad Saleem Al-Rabi

Designation: Head of Financial Crime Compliance (MLRO)

E-mail: aalrabi@dohabank.com.qa

Tel.: + 974-40155427

3. Muza Ghaith M A Al Kuwari

Designation: Chief Compliance Officer (CCO)

E-mail: mkuwari@dohabank.com.qa

Tel.: + 974-40155405

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