

# Anti-Money Laundering Questionnaire /

## Know Your Customer Compliance Questionnaire

### GENERAL INFORMATION

Legal Name	Mercantile Bank Limited
Legal Form	Limited Liability Company
SWIFT BIC	LISAZAJJ
Registered address of the institution	142 West Street, Sandown, 2196, GAUTENG, SA
Head Office Address	142 West Street, Sandown, 2196, GAUTENG, SA
Website Address	www.mercantile.co.za
Registration/License Number	1965/006706/06
Tax Number	9525049715

### OWNERSHIP AND MANAGEMENT INFORMATION

Is your company/Institution publicly owned?	Yes
Is your company/Institution listed on any Stock Exchange?	Yes

List of Shareholder with more than 10% of shares or voting rights:

Name	: Caixa Geral de Depósitos SA
% shareholding	: 91.75%
Address	: Av. João XXI 63, 1000-300 Lisbon, Portugal
Tel	: 00351 21 7953000
Fax	: 00351 21 7905050
Internet	: <a href="http://www.cgd.pt">www.cgd.pt</a>

List of Executive and Non Executive Directors	<p><b>Independent Non-Executive Chairman</b> Joaquim Augusto Simoes de Andrade Campos - Portugal</p> <p><b>Chief Executive Officer</b> David Jamie Brown - South Africa</p> <p><b>Executive Director</b> Julio Paulo Magalhaes Lopes - South Africa</p> <p><b>Independent Non-Executive Director - South Africa</b></p> <ul style="list-style-type: none"> <li>• Gideon Petrus de Kock</li> <li>• Louis Hyne</li> <li>• Aloysius Thebeetsile Ikalafeng</li> <li>• Tapiwa Hudson Njikizana</li> <li>• Sharoda Rapeti</li> </ul>
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Domestic Subsidiaries	<ul style="list-style-type: none"> <li>• Portion 2 of Lot 8 Sandown (Pty) Ltd – 100%</li> <li>• Statman Investments (Pty) Ltd - 21.4%</li> <li>• LSM (Troyeville) Properties (Pty) Ltd – 100%</li> <li>• Mercantile E-Bureau – 50%</li> </ul>
Overseas Branches/Subsidiaries	No

<b>REGULATORY ENVIRONMENT</b>	
Name of Regulatory Authority:	South African Reserve Bank
Has your country established laws designed to prevent Money Laundering and Terrorist Financing and is your Institution subject to such laws?	Yes
If <b>Yes</b> , List name(s) of your country's relevant law(s):	Financial Intelligence Centre Act (FICA) Prevention of Organised Crime Act (POCA) Protection of Constitutional Democracy against Terrorist and Related Activities Act (POCDATARA) Prevention and Combating of Corrupt Activities Act (PRECCA)
Do the laws and regulations in your country prohibit your Institution from opening an anonymous account?	Yes
Do you have foreign branches and/or subsidiaries?	No
If <b>Yes</b> , are these branches subject to the Anti Money Laundering laws applicable to your Head Office?	N/A
If <b>No</b> , please provide Regulatory Authorities and relevant Regulations for each for each foreign branch/subsidiary:	N/A
<b>INSTITUTION'S AML POLICIES AND PRACTICES</b>	
Does your company/institution have a written policy, controls and procedures reasonably designed to prevent and detect Money Laundering/Terrorist Financing activities?	Yes
If <b>No</b> , when does your company/institution plan to introduce it?	N/A

Does your company/institution appoint a senior officer responsible for your company's/institution's AML/CTF Program?	Yes
If <b>Yes</b> , provide following information:	
Name : Mr. Eddie Agrella	Yes
Title : Money Laundering Control Officer	
Address : 142 West Street, Sandown, 2196	
Telephone : 0027 11 302 0635	
Email address : eagrella@mercantile.co.za	
Is implementation of AML/CTF policy monitored on a permanent basis?	Yes
Does your company's/institution's AML/CTF policy program include the following:	
Customer Identification requirements at the inception of the relationship?	Yes
Customer Identification requirements for non-established customers?	Yes
Clearly defined roles, responsibilities and accountabilities as they relate to Money Laundering compliance?	Yes
Periodic Anti Money Laundering Training programs?	Yes
If <b>Yes</b> , who receives training?	All staff
How frequently does training occur?	Once per Annum
Procedures to understand the normal and expected transactions of its customer database on its risk assessment of its customers?	Yes
Procedures or practices for the identification and reporting of transactions that are required to be reported to the authorities?	Yes
Procedures to identify transactions structured to avoid large cash reporting requirements?	Yes
Monitoring client activities/transactions and applying due diligence in order to detect suspicious transactions?	Yes
Record retention requirements for documentation obtained regarding a customer's identification?	Yes
If <b>Yes</b> , how long are records retained:	Period of 5 years from account closure / last transaction date
Does your company provide banking services to Senior Foreign Political Officials/Peps/Associates/Family Members	Not currently.
Does your company's policies, procedures and monitoring specifically outline how to mitigate the potential risks associated with the higher risk customer type mentioned above?	Yes
If you answered <b>No</b> to questions above. How does your company mitigate the risk associated with these customers?	
Does the company/institution conduct business or maintain accounts with banks that have no physical presence in any countries (shell banks)?	No

GENERAL COMPLIANCE QUESTIONS	
Does your company/institution comply with FATF special recommendation vii (x)? Please refer to Annex 1 that describe FAFT special recommendation vii	Yes
If No, when do you propose to comply with it?	
Has your company/institution had any regulatory or criminal enforcement actions resulting from violations of Anti Money Laundering laws or regulations in the past five years?	No
If Yes, please provide explanation	N/A
Has your company/institution, to your knowledge, been the subject of any investigation, indictment, conviction or civil enforcement action related to financing terrorists in the past five years?	No
If Yes, please provide explanation	N/A

We confirm that, to the best of our knowledge, the above information is current, accurate and reflective of our company's/institution's AML/CTF policies.

Date :

Signature :

Designation : Money Laundering Control Officer