

澳商澳盛銀行集團在台分行內部控制制度聲明書
Australia and New Zealand Banking Group Limited Taipei Branch
Statement of Internal Control

謹代表澳商澳盛銀行集團在台分行聲明本銀行於 107 年 10 月 1 日至 108 年 9 月 30 日確實遵循「金融控股公司及銀行業內部控制及稽核制度實施辦法」暨「外國銀行在台分行適用銀行內部控制及稽核制度實施辦法」說明對照表建立內部控制制度，實施風險管理，並由超然獨立之稽核部門執行查核，定期陳報總行及亞洲區域中心。兼營證券業務部分，並依據金融監督管理委員會證券期貨局訂頒「證券暨期貨市場各服務事業建立內部控制制度處理準則」規定之內部控制制度有效性之判斷項目，判斷內部控制制度之設計及執行是否有效。經審慎評估，本年度各單位內部控制及法規遵循情形，除附表所列事項外，均能確實有效執行。

On behalf of Australia and New Zealand Banking Group Limited Taipei Branch, we hereby certify that from 1 October 2018 to 30 September 2019, the Bank has duly complied with the “Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries” and the Comparison Table of the “Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries” for Foreign Bank Branches in establishing the internal control system and implementing risk management procedures. The Bank has been audited by independent auditors who submit reports to headquarter and Asia regional office. With respect to a bank which also engages in the securities business, the Bank has conducted evaluation of the effectiveness of the design and implementation of its internal control system in accordance with the criteria described in the “Regulations Governing the Establishment of Internal Control System by Service Enterprises in Securities and Futures Markets”, promulgated by the Securities and Futures Bureau, Financial Supervisory Commission. After prudent evaluation, except for the item listed in the attached schedule, the Bank’s each department has implemented effective internal control and compliance systems during the year to which this statement relates.

謹 致

金融監督管理委員會

The Statement is submitted to the Financial Supervisory Commission

聲明人

Statement by

在台訴訟及非訴訟代理人： 陳國榮 (簽章)

Representative of litigious and
non-litigious matters in Taiwan



負責台灣區稽核業務之主管： 謝璨帆 (簽章)

Auditor in charge of auditing
Taipei Branch

(Signature)

A handwritten signature in blue ink, reading '謝璨帆', written over a horizontal line.

台灣區法令遵循主管：

江建明 (簽章)

Head of Compliance in Taiwan

(Signature)

A handwritten signature in blue ink, reading '江建明', written over a horizontal line.

中 華 民 國 一 〇 八 年 十 一 月 十 一 日

澳商澳盛銀行集團在台分行內部控制制度應加強事項及改善計畫

Australia and New Zealand Banking Group Limited Taipei Branch – Schedule for internal controls to be enhanced and action plan

(基準日：108 年 9 月 30 日)

(As of 30 September 2019)

應 加 強 事 項 Internal controls to be enhanced	改 善 措 施 Action plan	預 定 完 成 改 善 時 間 Targeted completion date
金管會檢查局 107 年對本行一般業務檢查，針對留存執行姓名及名稱檢核之紀錄、模糊比對門檻之制定、識別具較高洗錢及資恐風險國家之標準、對中、低風險客戶定期檢視之執行等，有應加強事項。	<ol style="list-style-type: none"> 1. 本行將依據檢查意見，確保留存執行姓名及名稱檢核之紀錄、訂定識別具較高洗錢及資恐風險國家之標準、辦理對中、低風險客戶之定期檢視等。 2. 本行亦將於 108 年 12 月前完成模糊比對門檻之制定並函覆檢查局改善措施。 	<ol style="list-style-type: none"> 1. 已改善完成。 2. 預計於 108 年 12 月底前改善完成並函覆檢查局改善措施。
Financial Examination Bureau (“FEB”) has raised findings in relation to AML/CTF/ETS covering the retention of name screening records, fuzzy match threshold, country risk standards, periodic review of medium/low risk customers, etc.	<ol style="list-style-type: none"> 1. The Bank has implemented the action plans in accordance with FEB’s opinion in which name screening records have been retained, country risk standards have been established, periodic review of medium/low risk customers have been conducted, etc. 2. The Bank will also establish the threshold for fuzzy matches and report to FEB by the end of December 2019. 	<ol style="list-style-type: none"> 1. Completed 2. December 2019

**澳商澳盛銀行集團在台分行
防制洗錢及打擊資恐內部控制制度聲明書**

Australia and New Zealand Banking Group Limited Taipei Branch

**Statement of Internal Control on Anti-Money Laundering and
Countering the Financing of Terrorism**

謹代表澳商澳盛銀行集團在台分行聲明本銀行於 107 年 10 月 1 日至 108 年 9 月 30 日確實遵循防制洗錢及打擊資恐相關法令，建立內部控制制度，實施風險管理，並由超然獨立之稽核部門執行查核，定期陳報總行及亞洲區域中心。經審慎評估，本年度各單位防制洗錢及打擊資恐內部控制及法規遵循情形，除附表所列事項外，均能確實有效執行。

On behalf of Australia and New Zealand Banking Group Limited Taipei Branch, we hereby certify that from 1 October 2018 to 30 September 2019, the Bank has duly complied with the Anti-Money Laundering and Countering the Financing of Terrorism related rules and regulations in establishing the internal control system and implementing risk management procedures. The Bank has been audited by independent auditors who submit reports to headquarter and Asia regional office. After prudent evaluation, except for the item listed in the attached schedule, the Bank's each department has implemented effective internal control and compliance systems on Anti-Money Laundering and Countering the Financing of Terrorism during the year to which this statement relates.

謹 致

金融監督管理委員會

The Statement is submitted to the Financial Supervisory Commission

聲明人

Statement by

在台訴訟及非訴訟代理人：

Representative of litigious and
non-litigious matters in Taiwan

陳國榮

(簽章)

(Signature)



負責台灣區稽核業務之主管：

Auditor in charge of auditing
Taipei Branch

謝璨帆

(簽章)

(Signature)

A handwritten signature in blue ink, reading '謝璨帆', placed above the signature line for Xie Canfan.

防制洗錢及打擊資恐專責主管： 謝玲玲

AML and anti-terrorist financing officer

(簽章)

(Signature)

A handwritten signature in blue ink, reading '謝玲玲', placed above the signature line for Xie Lingling.

中 華 民 國 一 ○ 八 年 十 一 月 十 一 日

澳商澳盛銀行集團在台分行

防制洗錢及打擊資恐內部控制制度應加強事項及改善計畫

Australia and New Zealand Banking Group Limited Taipei Branch

Schedule for internal controls on Anti-Money Laundering and Countering the Financing of
Terrorism to be enhanced and action plan

(基準日：108 年 9 月 30 日)

(As of 30 September 2019)

應 加 強 事 項 Internal controls to be enhanced	改 善 措 施 Action plan	預 定 完 成 改 善 時 間 Targeted completion date
金管會檢查局 107 年對本行一般業務檢查，針對留存執行姓名及名稱檢核之紀錄、模糊比對門檻之制定、識別具較高洗錢及資恐風險國家之標準、對中、低風險客戶定期檢視之執行等，有應加強事項。	1. 本行將依據檢查意見，確保留存執行姓名及名稱檢核之紀錄、訂定識別具較高洗錢及資恐風險國家之標準、辦理對中、低風險客戶之定期檢視等。 2. 本行亦將於 108 年 12 月前完成模糊比對門檻之制定並函覆檢查局改善措施。	1. 已改善完成。 2. 預計於 108 年 12 月底前改善完成並函覆檢查局改善措施。
Financial Examination Bureau (“FEB”) has raised findings in relation to AML/CTF/ETS covering the retention of name screening records, fuzzy match threshold, country risk standards, periodic review of medium/low risk customers, etc.	1. The Bank has implemented the action plans in accordance with FEB’s opinion in which name screening records have been retained, country risk standards have been established, periodic review of medium/low risk customers have been conducted, etc. 2. The Bank will also establish the threshold for fuzzy matches and report to FEB by the end of December 2019.	1. Completed 2. December 2019