

to:  
*All our prospective and present partners  
especially to all our partnerfactors*

May, 2017

Measures against money laundering and financing of terrorism at Intermarket Bank AG

Dear Madam/Sir,

Enclosed please find a questionnaire, based on "The Wolfsberg Group Anti-Money-Laundering Questionnaire 2014", which was completed by our company in order to satisfy the demands of all our prospective and present partners - and especially our international partners - concerning measures against money laundering and terrorist financing set in Intermarket Bank AG.

In this regard we would like to add the following information:

Austria is member country of Financial Action Task Force (FATF). Intermarket Bank AG - being part of Erste Group - is supervised by the Austrian Financial Market Authority (FMA). The supervisory authority undertakes monitoring visits on a regular basis to all Austrian banks to assess AML and CTF-policies and procedures.


Intermarket fully complies with current legislation of the EU and Austria to combat money laundering and terrorist financing, i.e. the Austrian Banking Act (BWG) and the Austrian anti-money-laundering law for the financial market (FM-GwG).

The Austrian legislation requires us to comply with Know Your-Customer-measures when entering into a new business relationship such as identifying the customer and verifying the customer's identity, identifying the beneficial owner and verifying his identity and conducting ongoing monitoring of the business relationship. We are required to keep customer identification account files, business correspondence and records for at least five years. Our institute doesn't allow direct use of correspondent accounts or correspondent sub-account by our clients to transact business on their behalf (i.e. payable-through accounts). Our policies do also ensure that we won't conduct transactions with "offshore-cooperates".


The (Ultimate) Beneficial owners of our company are:

Company name + state of registration/	shares of the respective company (%)
Erste Group Bank AG, Austria	79,62% of Intermarket Bank AG
Erste Group Bank AG is listed on the Stock Exchange of Vienna	

If you have any further question with regard to this topic please don't hesitate to contact us.

  
Sebastian Erich  
(CEO)

Best regards  
Intermarket Bank AG

  
Patrick Götz  
(Member of Board)