

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

June, 2016

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 inform all our prospective and present partners - and especially our international partners - about the 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 Bank 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 EU legislation and the Austria Banking Act (BWG) to combat money laundering and terrorist financing.

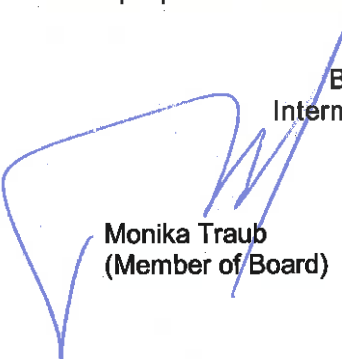
The Austrian legislation requires us to comply with Know Your-Customer-measures when entering into a new business relationship such as identifying the customer and verifying the customer's identity, identifying the beneficial owner and verifying his identity and conducting ongoing monitoring of the business 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). Intermarket also has effective controls on a permanent basis to detect suspected activities.

The Beneficial owners of our company are:

Company name + state of registration/	shares of the respective company (%)
Erste Bank der oesterreichischen Sparkassen AG, Austria	79,62% of Intermarket Bank AG
Erste Group Bank AG, Austria	100% of Erste Bank der oesterr. Sparkassen 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.

Best regards
Intermarket Bank AG



Monika Traub
(Member of Board)



Sebastian Erich
(CEO)

Detailed Anti-Money Laundering & Counter-Terrorist Financing Questionnaire

1. GENERAL INFORMATION		
Full name of the bank/ financial institution	Intermarket Bank AG	
Registered address	Am Belvedere 1, 1100 Vienna	
Telephone and web address	+ 43 (0) 50 100 28900, www.intermarket.at	
Country	Austria	
Registration No.	94144y Trade Court of Vienna	
Management	Mr. Sebastian ERICH, Chairman of the Management Board phone: +43 (0) 50100 28928 e-mail: sebastian.erich@intermarket.at Ms. Monika Traub, Member of the Management Board phone: +43 (0) 50100 28965 e-mail: monika.traub@intermarket.at	
AML Officer	Ms Doris Stephanides doris.stephanides@intermarket.at	
Question	Yes	No
Our company's place of incorporation is also the seat of our company's central administration.	x	
Our principal activity is FACTORING	x	
We wish to conduct our business with all our FCI-Partners at our own expense.	x	

2. OWNERSHIP AND REGULATORY INFORMATION		
Beneficial owners of our company are:		
Company name + state of registration/ First and Last Name + Citizenship	shares in the company (%)	
Erste Bank der oesterreichischen Sparkassen AG, Austria	79,62% of Intermarket Bank AG	
Erste Group AG, Austria	100% of Erste Bank der oesterr. Sparkassen AG	
Erste Group Bank AG is listed on the Stock Exchange of Vienna		
Name of our national Regulatory Supervisory authority: Austrian Financial Market Authority (FMA)		

3. LEGISLATION		
Question	Yes	No
Our country of registration has established AML and counter terrorist financing laws and our institute is subject to those laws	x	
Our country is member of Financial Action Task Force (FATF)	x	

Question	Yes	No
Our country 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	x	
We have effective controls on a permanent basis to detect suspected activities	x	
We are required to keep customer identification account files, business correspondence and records for at least five years	x	
Our Regulatory Supervisory Authority undertakes monitoring visits on a regular basis to assess AML and CTF-policies and procedures	x	

Our institute allows direct use of correspondent accounts or correspondent sub-account by their clients to transact business on their behalf (i.e. Payable-through accounts)		x, No use of correspondent accounts
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I confirm that, to the best of my knowledge, the above information is correct and that I will inform you immediately in writing of any change of these data (and/or the data of the questionnaire placed in the FCI Private Net under Members' files) occurring during our business relationship. This covenant also includes the data of our beneficial owners and the data of our AML officer.

On your demand my company will provide you with the data obtained pursuant to the fulfilment of the customer due diligence measures and with invoices and delivery notes of the receivables assigned to you.

Vienna, June 2016

Intermarket Bank AG


Monika Traub
(Member of Board)


Sebastian Erich
(CEO)

Glossary:

In this questionnaire the following references are used:

- **offshore-corporate** means post-office box companies in offshore-zones without physical presence and without operative business in the respective/registered country.
- **Politically Exposed Persons** are those natural persons who hold **important public offices** or have held such an office until one year ago, their **immediate family members** or known persons close to them.
- **Important Public Offices** includes the following:
 - Head of State, Head of Government, Minister, Vice-Minister and Secretary of State;

- Members of Parliament;
 - Members of Upper Courts, Administrative Courts or other high-ranking judicial institutions, whose rulings, except under extraordinary circumstances, cannot be legally challenged.
 - Diplomats, charge d'affairs or high-ranking Military Officers;
 - Members of administrative, governmental or supervisory entities of public institutions. This also applies to positions at the community level and in international organizations.
- **Immediate Family Members** include the following:
 - Spouses and partners with the same spousal rights according the respective country's laws;
 - The children and their spouses or their partners with the same spousal rights according to the respective country's laws; the parents
- **shell banks** means a bank incorporated in a jurisdiction in which it has no physical presence and which is unaffiliated with a regulated financial group.
 - **Beneficial Owners** of a company are all natural persons who ultimately own or control the company. Basically, this includes any natural person who directly or indirectly holds more than 25 % of the shares in the company or exercises business leadership control in any other way

