Dear Sir or Madam,

We are pleased to inform you about the Anti-Money Laundering policy of Sparkasse Hannover, a regional savings and commercial bank. Sparkasse Hannover is a credit institute registered under public law (commercial register no. HR A 26009).

**Ownership:** Region Hannover (City and District of Hannover), 100 %

**Board of Directors - chairman:** Mr. Volker Alt

**Board of Directors - members:** Mrs. Marina Barth and Mrs. Kerstin Berghoff-Ising

**Balance sheet December 31st, 2020:** EUR 18.5 billion

**Employees:** 1,666


The Federal Republic of Germany is a member country of the Financial Action Task Force on Money Laundering (FATF / GAFI) and the European Union (EU) and has enacted laws and rules designed to implement the Anti-Money Laundering. The Money Laundering Act (Geldwäschegesetz), which subsequently entered into force in 1993, specifies statutory duties for credit institutions like Sparkasse Hannover. Sparkasse Hannover is supervised by the German Federal Financial Supervisory Authority (Bundesananstalt für Finanzdienstleistungsaufsicht - „BAFin“, Graurheindorfer Str. 108, 53117 Bonn, Germany).

We herewith confirm that all our policies, procedures and controls are in accordance with FATF standards including:

- thorough client identification / due diligence
- non-keeping of anonymous accounts
- client activity monitoring
- risk based approach to „Know your Customer“ procedures, based on products supplied, and domicile of customer
- reporting suspicious activities to our local authorities
- employee training

We finally declare that our policies, procedures and controls are communicated and enforced in our network as well as in our domestic branches.

For further information, please refer to our entry in the Bankers’ Almanac Due Diligence Repository available on http://www.bankersalmanac.com and information on our website [https://www.sparkasse-hannover.de/banking-relations](https://www.sparkasse-hannover.de/banking-relations).

Shall you have any questions or require additional information, please contact our Money Laundering Prevention Officer via e-mail: geldwaeschebeauftragte@sparkasse-hannover.de or via fax: +49 511/3000-952409.