

### Raiffeisen Bank S.A. policy regarding compliance with international sanctions

Raiffeisen Bank S.A., (hereinafter referred to as "the Bank"), as part of Raiffeisen Bank International Group, complies with applicable international sanctions regimes. In this regard, Raiffeisen Bank S.A. reserves the right not to execute any operation that involves, directly or indirectly, countries, persons, entities or goods subject to international sanctions regimes or which contradict the bank's internal policies.

This document is purely informative and will not give rise to any rights or obligations of third parties towards Raiffeisen Bank S.A. or any entity of RBI Group.

### **Raiffeisen Bank SA policy regarding certain countries**

Raiffeisen Bank SA has a **restrictive policy regarding transactions and business relations with** countries subject to international sanctions regimes or countries publicly communicated by the European Union or by other International Organizations / Authorities (such as FATF - The Financial Action Task Force) as having strategic deficiencies.

The Bank's goal is to comply with the national and applicable international legislation regarding the combat and prevention of money laundering and terrorist financing and to respect applicable international sanctions regimes. The Bank wants to provide financial services at high quality standards, in a responsible manner.

Therefore, please make sure that transactions with Raiffeisen Bank SA, as well as the transactions that are financed or will be financed through loan facilities granted by the Bank, comply with international sanctions regimes.

In case you are not sure about the possibility of performing a transaction with a country subject to international sanctions regimes, please contact a Bank's representative in order to clarify the possibility to perform the transaction.

## Western Union transaction that cannot be performed through Raiffeisen Bank Romania SA

According to our internal policy, Raiffeisen Bank SA does not perform Western Union transactions (incoming and outgoing transactions) with the following countries:

The Democratic People's Republic of Korea (North Korea)	Botswana	Tunisia
The Islamic Republic of Iran (Iran)	Trinidad Tobago	Ghana
The Syrian Arab Republic (Syria)	Bahamas	Sri Lanka
Libya	Ethiopia	Vanuatu
Sudan	Cambodgia	Yemen
South Sudan	Panama	Iraq (send)
Somalia	Pakistan	
Laos	Bosnia	

Depending on the dynamics of the sanctioning regimes, the Bank may decide to expand the list of countries for which it does not perform Western Union incoming and outgoing payments.

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