



Amendments and additions No.1 to the Internal Control
Rules to counteract to the legalization of proceeds of
crime, terrorist financing and the financing of
proliferation of weapons of mass destruction in
JSCB «ASIA ALLIANCE BANK»

1. In Clause 2:

Paragraph three shall be revised to read as follows:

«**Internal Control System** is a set of organizational structure, methods and procedures aimed at compliance with legal requirements in the field of counteracting to money laundering, terrorist financing and the financing of proliferation of weapons of mass destruction;»;

Paragraph four shall be revised to read as follows:

«**Internal Control Service** is a special subdivision of the bank responsible for the management of the internal control system of the bank;»;

Add paragraphs thirty-second, thirty-third and thirty-fourth to read as follows:

«**Electronic Purse** is software of the electronic money system, microprocessor (chip), software and hardware in which electronic money is stored and access to it is provided;

Account is an account in the mobile application, which includes a set of information about the customer;

Foreign Structure Without Formation of a Legal Entity is an organizational structure established in accordance with the legislation of a foreign state without forming a legal entity and entitled to carry out activities aimed at generating income (profit) in the interests of its participants (shareholders, trustees or other persons) or other beneficiaries (funds, partnerships, companies, trusts, other forms of collective investment and (or) trust management);».

2. In Clause 3.1.1:

Sub-clause 21 shall be deleted;

Sub-clause 22 to read as Sub-clause 21.

3. In Clause 3.1.2:

Sub-clause 15 read as Sub-clause 21

Add Sub-clauses to read as follows:

15) transfer of funds by the client from a bank card through a mobile application to one (one) or more bank cards or electronic wallets, in a lump sum or multiple times within a period not exceeding 30 days, for a total amount equal to or exceeding 500 times the Basic Calculation Value;

16) receipt by the client on a bank card of funds from one (one) or more bank cards or electronic purses, for a total amount equal to or exceeding 500 times the Basic Calculation Value, in a lump sum or repeatedly within a period not exceeding 30 days;

17) funds transfer via mobile application from 5 and more bank cards (electronic wallets) to one foreign electronic wallet, one time or multiple times within a period not exceeding 30 days;

18) receipt of funds on 5 or more bank cards (electronic wallets) from one foreign electronic wallet, one time or repeatedly for a period not exceeding 30 days;

19) transfer of funds via mobile application from one (one) bank card (electronic wallet) to 5 or more foreign bank cards or electronic wallets, one time or multiple times within a period not exceeding 30 days;

20) receipt of funds from 5 and more foreign bank cards or electronic wallets to 1 bank card (electronic wallet) at once or repeatedly within a period not exceeding 30 days.

4. The words «no later than one working day from the day the suspicious operation was detected» shall be deleted from paragraph 3.2.11.

5. Clause 3.3.6 shall be amended to read as follows:

«3.3.6 Information about each message is recorded in a special journal. The special journal shall be maintained electronically.

6. Clauses 3.3.7, 4.1.5, 4.3.7 and 7.19 shall be deemed invalid.

7. Paragraph two of Clause 4.1.7 shall be revised to read as follows:

«When excluding a client from the high risk category, an employee of the Internal Control Service shall make appropriate changes to his electronic questionnaire and the electronic list of clients classified as high risk.»

8. Clause 4.2.1 shall be added with sub-clauses «I¹» and «I²» to read as follows:

«I¹) a foreign entity without the formation of a legal entity;

I²) persons with 20 or more bank cards attached to their accounts;».

9. In Clause 4.3.6:

the third paragraph shall be deleted;

Paragraphs four to five shall be considered as paragraphs three to four, respectively.

10. In the fifth paragraph of Clause 6.1.3, the words «on the day of its suspension» shall be deleted.

11. Paragraph two of Clause 7.12 shall be deleted.

12. Clause 7.18 shall be amended to read as follows:

«7.18. All information about the operation shall be entered in the special journal, in particular the sequence number and date of entering the information in the special journal, the name of the client (with the unique client code), the type, amount and date of the operation, information about the client's counterparty, the name of the division that provided information about the operation, information about the measures taken on the operation, including the date and number of the communication, etc.».

13. Clause 7.19 shall be amended to read as follows:

«7.19. In order to limit access to the documents (correspondence with the Central Bank and a specially authorized state body, including electronic copies of messages sent to the specially authorized state body, electronic customer questionnaires, registers, etc.) used in the activities of the Internal Control Service (responsible employee), such documents and their inventory must be kept directly by the Internal Control Service (responsible employee) in specially equipped premises or in a safe deposit box for the periods specified by the legislation; however, not less than for five years.».

14. Clause 7 of Annex 3 shall be amended to read as follows:

«7. Surname, first name and patronymic, position of the employee who filled in the client questionnaire».

