

AML Office
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Zagreb, 14.06.2018.

AML Statement

We, PRIVREDNA BANKA ZAGREB D.D. (in further text: PBZ d.d.), declare that we maintain AML/KYC policy and fully comply with international efforts to fight money laundering and terrorist financing as well as other criminal activities.

PBZ d.d. has its headquarters in Zagreb, Croatia, and is supervised by Croatian National Bank which ensures that PBZ d.d. is fully complied with entire regulatory framework regarding AML and FT regulations.

All AML / KYC policies and procedures adopted regarding compliance with national and international anti-money legislation and standards are applied in all our branches and we are fully complied with the requirements of FATF Statement.

PBZ d.d. has implemented Anti-Money Laundering (AML) program in accordance with Croatian AML and FT Law, as well as with local and international regulations and guidance for prevention of money laundering, terrorist financing and financial crimes.

The AML-program include:

- written policies and procedures
- a designated AML-officer
- regular training for relevant employees
- independent audit to test implementation of the program.

PBZ d.d. has adopted the Wolfsberg Anti-Money Laundering principles as part of its Anti-Money Laundering and Anti-Terrorist compliance efforts. PBZ d.d. takes steps to ensure that it is in compliance with entire embargo regulations applicable in the EU.

Privredna banka Zagreb d.d.

Radnička cesta 50, HR-10000 Zagreb, Croatia; Phone +385 1 636 0000, Fax +385 1 636 0063; www.pbz.hr; SWIFT: PBZGHR2X. Registered at the Commercial Court in Zagreb under the number 080002817, statistical No. 3269841, TPIN (OIB) 02535697732, IBAN: HR64 2340 0091 0000 0001 3. Share capital in the amount of HRK 1,907,476,900.00 has been fully paid in and divided into 19,074,769 shares, nominal value HRK 100.00 each. Management Board: Dinko Lucić (President), Alessio Cioni (Deputy President), Andrea Pavlović, Darko Drozdek, Draženko Kopljar, Ivan Gerovac, Ivan Krolo, Supervisory Board: Giovanni Boccolini (President)

The Bank maintains lists updated by multiple sources, including EU and Office of Foreign Assets Control (OFAC).

PBZ d.d. uses its best efforts to ensure compliance with these prohibitions and restrictions and to detect suspicious activities using technical and/or manual monitoring systems.

Every suspicious activity detected is reported in accordance with applicable Croatian AML and FT law.

PBZ d.d. do not maintain business activities with shell – banks.

All other AML documentation, such as Wolfsberg Questionnaire and Patriot Act is available on our webpage: www.pbz.hr

Sincerely,



Mirella Klarić
AML Officer