

新加坡商大華銀行台北分行
防制洗錢及打擊資恐內部控制制度聲明書

United Overseas Bank Taipei Branch
Statement on AML/CFT Internal Control

謹代表新加坡商大華銀行台北分行聲明本公司於106年1月1日至106年12月31日確實遵循防制洗錢及打擊資恐相關法令，建立內部控制制度，實施風險管理，並由超然獨立之稽核部門執行查核，定期陳報總行董事會及審計委員會。經審慎評估，本年度各單位防制洗錢及打擊資恐內部控制及法規遵循情形，除後附「防制洗錢及打擊資恐內部控制制度應加強事項及改善計畫」所列事項外，均能確實有效執行。

On behalf of United Overseas Bank Limited Taipei branch, we hereby certify that from 1 January 2017 to 31 December 2017, the Branch has duly complied with relevant regulations governing anti-money laundering and countering the financing of terrorism (AML/CFT) in establishing the internal control system and implementing risk management procedures. The Branch has been audited by Group Audit that would provide audit report for its audit results and assessment to headquarter on a regular basis. After prudent evaluation, except for the items listed in the attached “Enhancement Items and Improvement Plan for AML/CFT Internal Control System”, each unit of the Branch has effectively implemented internal controls for anti-money laundering and countering the financing of terrorism during the year.

此致

金融監督管理委員會

The Statement is submitted to the Financial Supervisory Commission

聲明人

Statement by

在臺訴訟及非訴訟代理人：

(簽章)

Representative of litigious and non-litigious matters in Taiwan / Country Manager

Steven CHUNG



臺灣區稽核業務之主管：

(簽章)

Auditor in charge of auditing on Taipei Branch

CHEN Yun Ming



防制洗錢及打擊資恐專責主管：

(簽章)

Dedicated AML/CFT Compliance Officer

Jack CHEN



中 華 民 國 1 0 7 年 3 月 3 0 日

新加坡商大華銀行台北分行
 防制洗錢及打擊資恐內部控制制度應加強事項及改善計畫
 United Overseas Bank Taipei Branch

Enhancement Items and Improvement Plans under AML/CFT Internal Control System
 (基準日：106年12月31日)
 As of 31 December 2017

應加強事項 Enhancement Items	改善措施 Improvement Measures	預定完成改善時間 Target Date
<p>1. 客戶風險評估未納入產品及服務風險因子。 Customer risk rating did not include "Product and Services" as a risk factor.</p>	<p>客戶風險評估方法由總行統籌頒布施行，台北分行已向總行提出修訂需求。總行正在和外部顧問討論產品風險評估方法。 As the customer risk rating methodologies are implemented by UOB Head office as a whole, Taipei Branch has raised the issue to the Head office. Discussions are being held with external consultant to assist UOB Group in developing the product risk assessment methodology.</p>	<p>107年12月31日 31 December 2018</p>
<p>2. 客戶帳戶及交易持續監控之既有報表未足夠涵蓋銀行公會所發布之疑似交易態樣，且未對交易監控機制進行檢視。 Reports of transaction monitoring are not comprehensive enough to cover TM scenarios stipulated by regulators and periodic review is not conducted.</p>	<p>1. 台北分行於2017年審查了53個疑似交易態樣，並以風險基礎方法辨識需新增5項報表，並向總部提出新增要求。目前新增報表正在UAT測試和開發過程中。 In 2017, Taipei Branch has reviewed 53 scenarios based on the risk-based approach and identified 5 new MIS reports should be increased, and raised the change request to Head office. The new reports are in UAT testing and</p>	<p>1. 107年12月31日 31 December 2018</p>

	<p>developing process.</p> <p>2. 台北分行亦將檢討現行的 MIS 報表規則和門檻之合適性及有效性。 Taipei Branch will also review the existing MIS reports rules and thresholds for appropriateness and effectiveness.</p> <p>3. 台北分行自動化交易監控系統已排入時程，預計於 108 年 12 月底前由總行協助建置，分行將與總行密切合作完成監控系統上線。 The automated transaction monitoring system for Taipei Branch has been scheduled to be implemented by end of 2019 with the assistance from Head Office. Will work closely with Head Office on the implementation.</p>	<p>2. 107 年 6 月 30 日 30 June 2018</p> <p>3. 108 年 12 月 31 日 31 December 2019</p>
<p>3. 尚未完成客戶及交易有關對象之姓名及名稱檢核機制之全面測試 No comprehensive testing on the name screening mechanism for customers and related parties:</p>	<p>姓名及名稱檢核系統由總行統籌規劃，目前具備對於制裁、PEP 及負面消息等名單更新之測試程序。總行已聘請外部顧問對總行防制洗錢系統之有效性進行獨立評估，目前評估仍在進行中。 Name screening systems are established and derived by UOB Head office in an integrated manner. At present, the testing process for watch list update is in place. UOB Group has engaged an external consultant to perform an</p>	<p>107 年 6 月 30 日 30 June 2018</p>

	<p>independent assessment of the Bank's AML systems for effectiveness. Currently, the assessment by the external consultant is work in progress.</p>	
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