



## **New York Branch**

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### **DISCLOSURE NOTICE**

#### **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT AND MAINTAINING YOUR RELATIONSHIP WITH BANK OF INDIA.**

To help the U.S. government fight the funding of terrorism and money laundering activities, Federal law requires all U.S. financial institutions to obtain, verify, and record information that identifies each person (individual or company) that opens an account or establishes a relationship with Bank of India New York Branch.

Accordingly, when entering into a new customer relationship with Bank of India, we will ask for information about your Company as well as the individuals who have ownership interests, or certain positions of control over your Company or account. The information we may collect about individuals includes name and contact information, date of birth, country of residence, citizenship and government issued identification information.

From time to time, we may request additional information from you regarding your company and your business operations to fulfil our “know your customer” responsibilities, including: (a) updating and confirming information previously provided to us; (b) requesting information about transactions in your accounts and parties to the transactions; and (c) sharing pertinent information and providing direction to you about your use of accounts for particular transactions or transactions involving particular parties. Your prompt assistance in providing complete and accurate responses to our requests is appreciated.

Bank of India may use and disclose this information in order to verify the individual’s identity in compliance with requirements under anti-money laundering legislation (which may include checking identity against watch lists established by regulatory agencies and similar bodies in the U.S. and foreign countries), detect and deter money laundering and terrorist financing offenses, including to assess the risk of such offenses, detect and prevent fraud, or other unlawful activity, meet legal, regulatory and self-regulatory requirements (which may include reporting to U.S. and foreign governmental agencies where required by law) and otherwise as required by law (including as required by foreign laws applicable to Bank of India or its service providers). In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, restricted transactions are prohibited from being processed through

your account or relationship with Bank of India. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful Internet gambling.

As you know, your team at Bank of India is always striving to bring you the best service and the most appropriate array of banking services and products. In connection with those efforts, and in an attempt to reduce the number of information requests to you, we may share certain information you provide to us (which includes the information described above, transaction and experience information, as well as other general information provided for the purposes described above and/or in connection with the proposed or actual financing, insuring, sale, securitization, assignment, advisory service or other disposal of all or part of Bank of India's business or assets for the purposes of evaluating and/or performing these transactions). Such information may be shared internally with other departments, affiliates in the Bank and other third parties. We want to assure you that all such information will remain subject to Bank's internal policies and procedures regarding confidentiality, as well as any additional contractual confidentiality restrictions that may apply.

We look forward to continuing to serve all of your banking and financing needs.

(If you are a financial institution, please also refer to the Notice on the next page.)

**IMPORTANT NOTICE:** Pursuant to U.S. regulations issued under section 311 of the USA PATRIOT Act, we are prohibited from opening or maintaining a correspondent account or establishing correspondent relationship for, or on behalf of or any dealing with the entities such as:

1. Burma (also known as Myanmar)
2. Commercial Bank of Syria including its subsidiary
  - Syrian Lebanese Commercial Bank
3. Democratic People's Republic of Korea (North Korea)
4. FBME Bank Ltd.
5. Halawi Exchange Co.
6. Islamic Republic of Iran
7. Kassem Rmeiti & Co. For Exchange (Rmeiti Exchange)
8. Bank of Dandong
9. ABLV Bank

The regulations also require us to notify you that your correspondent account/dealing with our financial institution may not be used to provide these entities listed above with access to our financial institution. If we become aware that these entities or their subsidiaries listed above are directly or indirectly using the correspondent account you hold at our financial institution, we will be required to take appropriate steps to prevent such access, including terminating your account. We may from time to time apprise you of additional entities that are added to this list as new restrictions are issued.