

## **Board Policy Statement on “Know Your Customer” (KYC) and “Know Your Employee” (KYE)**

**Effective Date: June 1996**

**Last Revised: June 2005**

UNIBANK S.A., a private Haitian commercial bank dedicated to providing valuable banking services to its clients, strives to maintain its reputation of excellence in corporate citizenship, in conformity with its Code of Ethics and its Corporate Mission.

UNIBANK S.A. endeavors to ensure compliance with existing banking legislation and regulations, international guidelines and recommendations on KYC/KYE. It prides itself in the ratings it and its subsidiaries have obtained in the past from national and international regulatory agencies, and will continue to invest in maintaining its premier role in anti-money laundering activities.

UNIBANK S.A. places major emphasis on safeguarding the integrity of its transactions and devotes considerable resources to the prevention and detection of suspicious or illegal activities such as money laundering, drug trafficking, terrorist financing, etc.

UNIBANK S.A. has developed a "Know your Customer/Know your Employee (KYC/KYE)" program that is implemented through careful selection of Bank employees, their continuous training and inculcation of their responsibilities; the application of strict procedures in customer knowledge; the use of advanced means for monitoring and analyzing customer transactions.

UNIBANK S.A. has informed all its stakeholders that it intends to grow and expand while applying sound and modern banking practices. It takes a healthy, reputable organization to accomplish these objectives. As Unibank maintains its financial and reputational health, so do its officers, employees and shareholders.

UNIBANK S.A., in conclusion, resolutely encourages its stakeholders to apply its KYC/KYE program ; respect the Law as well as its Code of Ethics; and remember that, in our vision, profitability must be attained in perfect harmony with morality.

Port-au-Prince, July 12, 2005.

F. Carl Braun  
Chairman & CEO