



Important notification regarding your relationship with BMO¹

This notice applies to all non-U.S. financial institutions that are clients of BMO and non-U.S. entities that maintain Relationship Management Applications (RMAs) with BMO.

The U.S. Department of Treasury's Financial Crimes Enforcement Network (FinCEN) has imposed special measures against named entities or jurisdictions of primary money laundering concern pursuant to Section 311 of the USA PATRIOT Act. FinCEN's list of jurisdictions, financial institutions, or international transactions against which 311 Special Measures have been imposed can be found at:

<https://www.fincen.gov/resources/statutes-and-regulations/311-special-measures>, and currently includes:

- Banco Delta Asia and its subsidiaries Delta Asia Credit Limited and Delta Asia Insurance Limited;
- Commercial Bank of Syria including Syrian Lebanese Commercial Bank;
- Democratic People's Republic of Korea;
- Bank of Dandong; and
- Islamic Republic of Iran.

Your BMO account or SWIFT Network access may not be used to provide services of any type to entities or jurisdictions on the 311 Special Measures List. If BMO becomes aware that your correspondent account or SWIFT Network access has been used directly or indirectly, to conduct transactions on behalf of the entities or jurisdictions on this list, BMO will take appropriate action to prevent future access, including possible termination of your relationship with the Bank. BMO is prohibited from establishing, maintaining, administering, or managing a correspondent account for, or on behalf of, the entities or jurisdictions against which FinCEN has issued a Final Ruling under Section 311.

For information on your institution's obligations under the USA PATRIOT Act, please contact FinCEN. Please contact your Relationship Manager if you have any additional questions about this notice.

U.S. AML Office | BMO Financial Group

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¹ For the purposes of this notice, the term "BMO" includes: Bank of Montreal Financial Corp, and its U.S. subsidiaries, as well as BMO Branches and Agencies operating in the U.S., or any other BMO entities registered in the U.S.