



Date 13.10.14

ANTI MONEY LAUNDERING CERTIFICATION

We confirm that :

We do have Anti Money Laundering policy in place. A senior officer of the bank is specifically in charge of tracking suspicious activities as well as recommending appropriate actions and procedures (including staff training) to comply with anti money laundering regulations.

The regulatory body in France is named TRACFIN, a specific body under the jurisdiction of the French Ministry of Economy and Finance.

We have developed within our own systems and organizations various screening devices to detect suspicious payments. We take necessary steps to establish the origin of funds to a customer account.

In line with FATF (Financial Action Task Force) standards, BANQUE KOLB does not open or maintain accounts with persons or entities, which use fictitious names, which want to obtain "bearer" status, or which otherwise request that their identities shall not be disclosed.

Best regards,

Benoit VANDERMARCO

Chairman of the Management Board