

What if you cannot provide the documents suggested?

Discuss with a member of the staff of the financial institution what sorts of documents you can provide. If necessary, the member of staff can refer your application to someone who is authorized to take decision in the exceptional cases.

Are financial institutions required to ask you for this information?

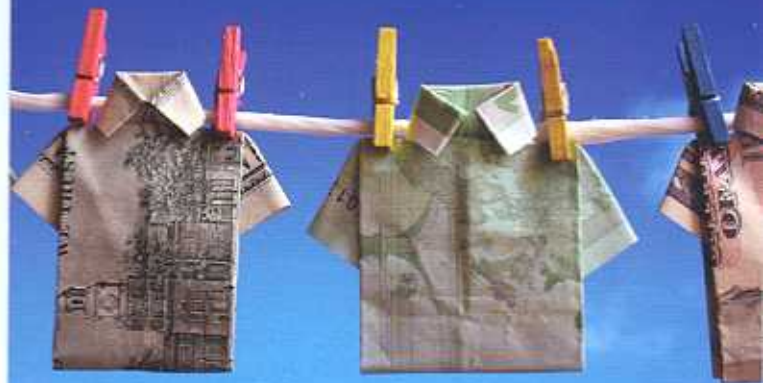
Yes. According to the Anti Money Laundering Law No. (46) for the year 2007 and the instructions issued in accordance with the Law, and any instructions issued by supervisory authorities. For more information, to get a copy of the law, you can visit the Anti Money Laundering Unit website (www.amlu.gov.jo).

Help prevent the crime of Money Laundering

Please help your country in preventing money laundering crimes, by being patient when your financial institution asks you to provide documents to prove your identity. You can also help prevent these crimes by maintaining the confidentiality of your account details and identity documentation.

Dear customer

- In case you have any questions or you need more information, do not hesitate to contact customer service at your financial institution.
- Kindly inform your financial institution if any unexpected deposits are found in your account.



Anti
MONEY
LAUNDERING

Help us
fight the crime of
money
laundering

We need your help to protect your money

Dear Customer,

You may be used by others in money laundering by using false identity documents of your name or account number, so we need your help to protect you, and your money.

What is money laundering?

Money laundering is the method by which criminals use to hide and disguise the money they make from their crimes. The term "laundering" is used because criminals need to turn their "dirty" criminal money into "clean" funds that they can use without arousing suspicion. Often the first step in the money laundering process for criminals, is to get their money into a bank account. They can then transfer the funds to other accounts, in Jordan or abroad, or buy goods and services. The money eventually appears to be like any legally earned money and becomes difficult to trace back to its criminal past. Criminals can either spend the money, or as is often the case, use it to fund more crimes.

How can you help fighting crime and money laundering?

You may find that your bank or other financial services provider asks you to present information or documents about yourself, so that your identity can be confirmed. By providing this information you make it harder for criminals to use false identities – including yours – to gain access to the financial system and continue committing crimes.

When are you likely to be asked for information?

This could happen whether you are applying to be a new customer, or have been a customer for some time. It could also happen if you wish to exchange a substantial sum of cash for another currency, or if you only intend to use the services of a financial institution once – for example, if you wish to open a bank account, or to make

a one-time wire transfer of money. It may happen more than once if you have several products or use a variety of financial services providers. However, you will not have to prove your identity every time you deal with your financial institution and it should not affect your day-to-day transactions. The information you provide is held confidentially.

Why are you being asked for information?

It does not mean in any way that suspicion is falling on you. Information is needed that clearly identifies or reconfirms who you are. This makes it harder for criminals to use false or stolen identity documents to access the financial system and turn their "dirty" criminal money into "clean" funds. They try to appear to be normal, law-abiding customers by using different ways and innocent customers.



What proof of identity you will need?

The best documents to prove your identity are those that are issued by official authorities, cannot be easily forged, and include a photograph. The financial service provider may also ask for separate documents to verify your home address, work address and phone numbers.

Documents you can use to confirm your identity:

- For Jordanians: identification card or passport (containing the National Identification Number)
- For foreigners: passport
- For legal entities: certificate of registration