



## **ANTI-MONEY LAUNDERING POLICY**

### **反洗钱政策**

City Credit Capital (Cayman) is required to comply with the Anti-Money Laundering and Countering Financing of Terrorism Legislation (AML/CTF Legislation). To help the government fight the funding of terrorism, proliferation financing and money laundering activities, legislation requires all financial institutions to obtain, verify, and record information that identifies each person opening an account. City Credit Capital (Cayman) has developed internal Anti-Money laundering and Counter-Terrorism Policy (hereinafter – AML Policy) based on the risk assessment, so the objectives of the AML/CTF Legislation can be achieved. These are:

City Credit Capital (Cayman) 必须遵守反洗钱和反恐怖主义融资法规（AML/CTF 法规）。为了帮助政府打击资助恐怖主义、扩散融资和洗钱活动，立法要求所有金融机构获取、核实和记录每个开户人的身份信息。City Credit Capital (Cayman) 根据风险评估制定了内部反洗钱和反恐政策（以下简称“反洗钱政策”），从而达到反洗钱/反恐融资法规的要求：

- to detect and deter money laundering , financing of terrorism and proliferation financing;
- 侦查和制止洗钱、资助恐怖主义和扩散融资；
- to maintain and enhance City Credit Capital (Cayman) international reputation by adopting, where appropriate, recommendations issued by the Financial Action Task Force; and
- 通过酌情采纳金融行动特别工作组提出的建议，维护和提高 City Credit Capital （Cayman 的国际声誉；以及
- to contribute to public confidence in the financial system.
- 增强公众对金融体系的信心。

**By applying for an account with City Credit Capital Cayman you are taken to agree to the following terms:**

## 通过向 City Credit Capital Cayman 申请账户,您被视为同意以下条款:

a) you warrant that you will comply, or will assist City Credit Capital (Cayman) with its obligations to comply, with all applicable anti-money laundering legislation and regulations, including but not limited to the AML/CTF Legislation and associated rules and regulations (in force from time to time);

您保证, 您将遵守或将协助 City Credit Capital (Cayman) 履行其义务, 遵守所有适用的反洗钱立法和法规, 包括但不限于反洗钱和反恐怖主义融资立法和相关规则和法规 (不时生效);

b) you are not aware and have no reason to suspect that:

您没有意识到也没有理由怀疑:

- the money used to fund your deposit in your account has been or will be derived from or related to any money laundering or other activities deemed illegal under applicable laws or regulations or otherwise prohibited under any international convention or agreement (“illegal activities”); or  
用于向您的账户存款提供资金的资金已经或将来自或与任何洗钱或其他根据适用法律或法规被视为非法的活动或任何国际公约或协议禁止的活动有关 (“非法活动”); 或
- the proceeds of your investment in the Fund will be used to finance illegal activities; and  
您在基金中的投资收益将用于资助非法活动; 以及
- you agree to promptly provide us with all information that we reasonably request in order to comply with all applicable laws and regulations relating to anti-money laundering.  
您同意及时向我们提供所要求的信息, 以遵守与反洗钱有关的法律法规。

As per the AML Policy, City Credit Capital Cayman will conduct initial and ongoing due diligence for each customer according to the risk level posed by the customer.

根据反洗钱政策, City Credit Capital Cayman 将根据客户的风险水平对每个客户进行初步和持续的尽职调查。

What this means for you: In compliance with the AML/CFT legislation and City Credit Capital Cayman AML Policy, City Credit Capital Cayman will ask for certain minimum identification information from each customer which opens an account; record customer identification

information and the verification methods and results; provide notice to customers that we will seek identification information and compare customer identification information with government-provided lists of suspected terrorists.

这对您意味着：根据反洗钱和反恐怖主义融资立法和 City Credit Capital Cayman 反洗钱政策，City Credit Capital Cayman 将要求每个开户客户提供身份信息；记录客户身份信息身份认证方法和结果；我们会将客户身份信息与政府提供的恐怖分子嫌疑人名单进行比较。

### **This minimum information may include:**

#### **最低限度的信息可能包括：**

#### **FOR NATURAL PERSONS:**

对于自然人：

- a) full name, date of birth, nationality, current permanent address,  
全名、出生日期、国籍、当前居住地址，
- b) the origin of the funds to be used for trading,  
用于交易的资金来源，
- c) purpose of opening accounts.  
开户目的。
- d) occupation and name of employer (if self-employed, the nature of the self-employment).  
职业和雇主名称（如果是自雇，需说明自营职业的性质）。

#### **FOR LEGAL ENTITIES:**

对于法人实体：

- a) full legal name, identifier or registration number, current permanent address and/or registered office,  
法人全名、公司识别码或注册号、当前地址和/或注册办公室，

•b) full list of shareholders and beneficiaries, their names, registration numbers, addresses,

股东和受益人的完整名单、姓名、注册号、地址，

•c) list of beneficial owners and their details as requested by City Credit Capital Cayman for natural persons,

根据 City Credit Capital Cayman 对自然人的要求，列出受益所有人及其详细信息，

• list of directors, controllers and/or signatories and their details as requested by City Credit Capital Cayman for natural persons,

董事，负责人及其详细信息，以及 City Credit Capital Cayman 针对自然人需要提供的信息

•d) the origin of the funds to be used for trading,

用于交易的资金来源，

•e) purpose of opening accounts.

开户目的。

In order to verify the abovementioned information City Credit Capital Cayman will require submitting the following documents:

为了核实上述信息，City Credit Capital Cayman 需要您提交以下文件：

#### A. For Individuals

对于个人

•a) Current valid passport; or  
当前有效护照；或

•b) National identity card; or  
国民身份证；或，

•c) Driving licence which bears a photograph; and  
有照片的驾驶执照；以及

•d) Document providing current residential address (such as utility bills, bank statements, etc.).

提供当前居住地址的文件（如水电账单、银行对账单等）

**B. For Corporate Customers:**

对于公司客户:

**•a) Certificate of Incorporation or any national equivalent;**

公司注册证书或任何同等国家证明;

**•b) Memorandum and Articles of Association and statutory statement or any national equivalent;**

公司组织架构和组织章程或同等类型文件;

**•c) Certificate of good standing or other proof of registered address of the company;**

良好信誉证明或公司注册地址的证明

**•d) Resolution of the board of directors to open an account and confer authority on those who will operate it;**

董事会关于开立账户并授予账户管理人权力的决议;

**•e) Copies of powers of attorney or other authorities given by the directors in relation to the company**

董事会就本公司发出的授权书或其他授权文件;

**•f) Proof of identity of all directors in case he/she will deal with City Credit Capital Cayman on behalf of the Customer (according to the Individual identity verification rules described above);**

所有董事的身份证明, 如果他/她将代表客户与 City Credit Capital Cayman 联系 (根据上述个人身份验证规则);

**•g) Proof of identity of all the shareholders and/or beneficial owner(s) holding 10% interest or more in the entity, and/or the person(s) on whose instructions the signatories on the account are empowered to act (according to the Individual identity verification rules described above).**

持有实体 10%或以上权益的所有股东和/或受益所有人的身份证明, 和/或有法定效益的账户签字人的身份证明 (根据上述个人身份验证规则)。

**In order to verify the abovementioned information City Credit Capital Cayman will require at minimum submitting the documents specified above for corporate customers. City Credit Capital Cayman may also request you to provide additional information accompanied with respective documents.**

为了核实上述信息，City Credit Capital Cayman 将要求公司客户提交上述文件，并有可能要求您提供附加信息以及相应的材料。

**City Credit Capital Cayman may at its sole discretion perform periodic customers due diligence and request them to update the information and documents needed by City Credit Capital Cayman to comply with applicable AML/CFT regulations and internal AML Policy.**

City Credit Capital Cayman 可自行决定定期对客户进行尽职调查，并进行信息的更新，以符合适用的 AML/CFT 法规和内部反洗钱政策。

**We expect that you provide us with the information and documents requested within 10 business days from the moment of respective request receipt. Once you provided us with all information and documents requested, City Credit Capital Cayman will perform KYC and CDD procedures and approve (verify) your account. If you failed to comply with the KYC CDD obligations City Credit Capital Cayman may reject opening of an account for you or limit an access to your account.**

我们需要您在收到相应请求后的 10 个工作日内提供所需的信息和文件。一旦您向我们提供了所需的所有信息和文件，City Credit Capital Cayman 将执行 KYC(了解你的客户)和 CDD(客户尽职调查)的程序，并批准（验证）您的帐户。如果您未能遵守 KYC 和客户尽职调查义务，City Credit Capital Cayman 可能会拒绝为您开立账户或限制对您账户的登录。