



Sanctions Exposure Questionnaire

Bank of New Zealand (BNZ)

BNZ's Sanctions Policy is one of the ways we protect our customers and the global financial system.

Our policy is informed by the sanctions programs affecting both BNZ and the rest of the NAB Group. These include, for example, programs administered by the governments of New Zealand, Australia, the United Kingdom and the United States of America, the United Nations Security Council, and the European Union. Complying with these global programs means that we cannot support certain business activities, even when they comply with local laws.

With limited exceptions for activity licensed by regulators, BNZ do not support transactions involving:

- Iran, Syria, North Korea, Venezuela, Myanmar, Cuba, Afghanistan, Belarus, Russia, or parts of Ukraine not under Ukrainian government control (including but not limited to Crimea and the Donbas)
- Any persons or entities who are targeted by a sanctions program, including but not limited to New Zealand Ministry of Foreign Affairs and Trade, United Nations, Australian Department of Foreign Affairs and Trade, European Union, U.S. Office of Foreign Asset Control, noting that such persons include members of governments including those of Eritrea, Lebanon, Sudan, Turkey, Zimbabwe, and countries listed above.

You must notify us in advance if you plan to engage in business related to the above, even where related to humanitarian aid, legal in your location, or covered by a regulatory license. This will help minimise delays in your transaction and allow us to request the appropriate documentation to mitigate potential financial crime risks, including the risk of funds confiscation.

About this Questionnaire

To balance our business customers' needs with the range of sanctions regulations applicable in different circumstances, we need to understand your exposures to certain regions and industries. Please answer the questions below using the following definitions:

Your Entity	The entity (e.g., company or association) you represent to BNZ, including any joint ventures or subsidiaries.
Related Parties	Any individuals or entities legally or structurally linked to your entity, including your entity's parent company and other group members, together with their and your entity's respective directors, officers, employees, agents, subsidiaries, owners, and controllers.
Business Activity	Includes current <u>and planned</u> operations, customers, suppliers, joint ventures, agreements, and origin of goods.

Declaration

You, the customer representative named below, declare that:

- you are authorised to complete this Questionnaire on your entity's behalf, and
- all information provided is complete, accurate, and not misleading, to the best of your knowledge and belief.

Your details

Customer (Entity) Name:

Date Completed:

Customer Representative (Name and Position):

Signature:

1. Global exposure

1.1 Does your entity or its related parties, have activity in any of the following sanctioned areas? This includes but is not limited to operations, sourcing from and selling to.

Country or region	Your entity	Related parties
Iran	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Syria	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
North Korea	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Crimea/Sevastopol Regions	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Other occupied regions of Ukraine (e.g., Donetsk, Luhansk, Kherson, Zaporizhzhia)	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Cuba	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Afghanistan	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Belarus	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Myanmar	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Russia	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Venezuela	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>

1.2 If you answered ‘yes’ (Y) to any items in Q1.1, please list the approximate percentage (%) of annual revenue your entity or related party derives from each jurisdiction.

	Iran	Syria	North Korea	Russia / Occupied Ukraine	Cuba	Afghan'n	Belarus	Myanmar	Venezuela
Your entity (%)									
Related parties (%)									

To which related parties (if any) does the above relate?

1.3 Does your entity, or its related parties, have business activity in any of the following sanctions-sensitive areas?

Country or region	Your entity	Related parties
Cambodia	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Central African Republic	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Dem. Republic of the Congo	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Eritrea	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Ethiopia	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Haiti	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Iraq	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Lebanon	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Libya	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Somalia	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Sudan (Republic of)	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
South Sudan	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Yemen	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Zimbabwe	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>

If you answered ‘yes’ (Y) to any item in Q1.1 – 1.3, please complete the following questions. If you answered ‘no’ (N) to all items in Q1.1 and Q1.3, please proceed directly to section 2.

1.4 Please describe your entity’s business activity in regions per questions 1.1 and/or 1.3.

- Who are the parties involved? (Including your entity, related party, any partners or agents, any trading partners or counterparts, any suppliers or distributors).
- What are the goods or services involved?
- Where are any goods sourced, and how, where, by whom are they shipped? Are services provided directly by your entity, or by local partnership/contract?
- Is the business activity subject to any existing or planned legal commitments?

1.5 What will be BNZ’s involvement in the business activity described in Q1.4?
 This includes but is not limited to financing, payment processing and deposit of proceeds.

- Will any non-BNZ banking relationships be used to manage costs and/or revenue associated with the activity, or will BNZ be the primary banking relationship involved?

2. Industry exposure

2.1 Does your entity’s business involve any of the following sectors?

Industry/sector	Your entity	Related parties
Arms, weapons and related technologies, explosives and/or military/defence sectors	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Aviation/aerospace (e.g., operation, leasing, design, parts)	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Shipping, ports, cargo	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Equipment for telecommunications and/or surveillance	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Energy services (e.g., pipeline construction, power generation)	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Extraction of oil, gas, coal, nuclear material, or metals	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Raw gems, raw precious metals, or antiquities	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>
Financial services (currency, international funds transfer)	Y <input type="checkbox"/> / N <input type="checkbox"/>	Y <input type="checkbox"/> / N <input type="checkbox"/>

If you answered yes to any item above, please describe your entity’s involvement with the relevant sector/industry, including entities/related parties involved, the nature of business activity, and any countries to which you export goods or services.

3. Direct exposure

3.1 Is your entity or any related party the target of any sanctions, by any regulator, regardless of location/authority?

Related parties include any individuals or entities legally or structurally linked to your entity, including parent company or group, beneficial owners, directors, affiliates, agents, or officers.

Y / N

If yes, who is the entity targeted by sanctions, and what authority imposes the sanctions?

3.2 Does your entity or any related party have any business interest or relationship with persons or entities targeted by any sanctions? This includes but is not limited to suppliers, distributors, partners, and customers.

Y / N

If yes, please list the approximate percentage of annual revenue derived, and how that revenue is managed.

End of Questionnaire, Thank You