



CERTIFICATION FOR PURPOSES OF SECTIONS 5318(j) AND 5318(k)

OF TITLE 31, UNITED STATES CODE

[OMB Control Number 1505-0184]

The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).

The undersigned respondent bank, _____
_____ (Respondent Bank), has established one or more
accounts with _____
(Covered Financial Institution) to receive deposits from, make payments on behalf of, or
handle other financial transactions related to Respondent Bank (the Correspondent
Accounts). The Respondent Bank hereby certifies, by an individual authorized to make such
certification, as follows:

1. Respondent Bank (check appropriate box and complete Annex I):

- (a) Maintains a place of business that (i) is located at a fixed address (other than solely an electronic address) in a country in which Respondent Bank is authorized by such country to conduct banking activities, at which location Respondent Bank employs one or more individuals on a full-time basis and maintains operating records related to its banking activities; and (ii) is subject to inspection by the banking authority that licensed Respondent Bank to conduct banking activities (hereinafter referred to as a **physical presence**);
- (b) Does not have a **physical presence** in any country, but the Respondent Bank (i) is an affiliate of a U.S. depository institution, U.S. credit union, or non-U.S. bank that maintains a **physical presence** in a country; and (ii) is also subject to supervision by the same banking authority in the country that regulates such affiliated depository institution, credit union, or non-U.S. bank (the Respondent Bank is thus a **regulated affiliate**); or
- (c) Does not have a **physical presence** in a country and is not a **regulated affiliate**.

2. Respondent Bank either (check appropriate box):

- (a) does not provide banking services to any non-U.S. bank that does not have a **physical presence** in any country and that is not a **regulated affiliate**; or
- (b) provides banking services to a non-U.S. bank that does not have a **physical presence** in any country and that is not a **regulated affiliate**, but Respondent Bank will not after December 25, 2001 use any Correspondent Account with the Covered Financial Institution to provide banking services to any non-U.S. bank that does not have a **physical presence** in any country, and that is not a **regulated affiliate**.

3. Respondent Bank has no **owner(s)** (as defined below) except as set forth in Annex II. For purposes of this Certification, an **owner** means any **large direct owner**, any **indirect owner**, and certain **small direct owners**.

A **large direct owner** is a **person** who (1) owns, controls, or has power to vote 25 percent or more of any class of voting securities or other voting interests of the Respondent Bank; or (2) controls in any manner the election of a majority of the directors (or individuals exercising similar functions) of the Respondent Bank.

A **small direct owner** is a person who owns, controls, or has power to vote less than 25 percent of any class of voting securities or other voting interests of the Respondent Bank. The identity of a **small direct owner** need not be set forth in Annex II unless two or more small direct owners (1) in the aggregate own 25 percent or more of the voting securities or interests of the Respondent Bank and (2) are owned by the same **indirect owner**.

If any **direct owner** is majority-owned by another person, or a chain of majority-owned persons, an **indirect owner** is any person in the ownership chain of the **direct owner** who is not majority-owned by another person.

If any two or more **small direct owners** (1) in the aggregate own, control, or have power to vote 25 percent or more of any class of voting securities or other voting interests of the Respondent Bank and (2) and are majority-owned by the same person, or by the same chain of majority-owned persons, an **indirect owner** is any person in the ownership chain of such small direct owners who is not majority-owned by another person.

For purposes of this Certification, (i) **person** means any individual, bank, corporation, partnership, limited liability company or any other legal entity; (ii) **voting securities or other voting interests** means securities or other interests that entitle the holder to vote for or select directors (or individuals exercising similar functions); and (iii) members of the same family* shall be considered one **person**.

4. The individual or entity (Agent) identified in Annex III, resident in the United States at the address (not a post office box) set forth in Annex III, is authorized to accept service of legal process from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

5. Respondent Bank shall notify in writing within 30 calendar days each financial institution in the United States at which it maintains a Correspondent Account of any change in facts or circumstances as reported in this Certification and the Annexes hereto.

6. Respondent Bank understands that each financial institution in the United States at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States.

I, _____ (name), certify that I have read and understand this Certification and the Annexes hereto and that the statements made in this Certification and the Annexes hereto are true and correct.

This Certification is made on behalf of _____
(name of Respondent Bank), a banking institution organized under the laws of _____
_____ (specify country).

I understand that the statements contained in this Certification and the Annexes hereto may be transmitted to one or more departments or agencies of the United States of America for purpose of fulfilling such departments' and agencies' governmental functions.

_____ [Signature]

_____ [Title]

Executed on this _____ day of _____, 200__.

For Entry by Covered Bank Only:
Received, reviewed and accepted by:
Name: _____
Title: _____
For: [Name of Covered Financial Institution]
Date: _____

Annex I

1. To be completed if Respondent Bank checked paragraph 1(a) of the Certification:

(A) Respondent Bank maintains a place of business at

[Street Address]

in _____ .

[Country]

(B) The banking authority that has the right to inspect the place of business referred to in (A) is

_____ .

[Name of Banking Authority]

2. To be completed if Respondent Bank checked paragraph 1(b) of the Certification:

(A) Respondent Bank's affiliate that is regulated is

_____, which maintains a **physical presence** at

[Name of Affiliate]

[Street Address]

in _____ .

[Country]

(B) The banking authority that supervises both the Respondent Bank and its affiliate is

_____ .

[Name of Banking Authority]

Annex II

Name and Address of Owner(s)

<u>Name</u>	<i>Address</i> (No Post Office Boxes)
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Attach Additional Sheets if Necessary

Annex III

Name and Address
of Agent Designated to Accept Service of Legal Process

<u>Name</u>	<u>Address</u> (No Post Office Boxes)	<u>Phone No.</u>	<u>Fax No.</u>	<u>E-mail Address</u>
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