

Anti-Money Laundering Policy

The Cooperative Bank of Epirus is constantly vigilant and takes all measures in order to be protected against transactions and practices for laundering proceeds from criminal activities and intended to finance terrorism.

It has adopted a Policy in accordance with the national, European and international law, with which the Management and the Employees comply in order to prevent any and all instances of use of its products and services in order to launder money (ML). The **Compliance and Anti-Money Laundering Policy** is binding for all members of the Bank.

Its aim is to protect the prestige and the reputation of the Bank and the prevention of the imposition of sanctions against the Bank due to activities that may result in the use of the Bank for laundering proceeds of criminal activities, including terrorist financing.

The Policy reflects the best practices.

At the Cooperative Bank of Epirus, the anti-money laundering function, in accordance with Law 4557/18, has been assigned to the Head of the Compliance Unit as the AML Officer (AMLO), guaranteeing the independence of their function as a direct report to the BoD.

The AMLO recommends the adoption of measures, prepares the annual plan, operates the electronic transactions monitoring system, establishes the appropriate procedures for informing the personnel and the executives, as well as for any and all effective actions for achieving the objectives of their function. The AMLO's powers include the submission of reports to the competent national AML authority.

The AMLO submits an Annual Report to the Audit Committee and the BoD. The Audit Committee assesses annually the adequacy of the systems and informs the Regulator and the BoD.

The AML function is assessed regularly every three years by an independent auditor, in accordance with the supervisory framework.