

"Money Laundry" Prevention and control

Paraná Banco fully cooperates, according to the applicable laws, with the efforts made by governmental bodies to detect, prevent and fight "Money Laundry" crimes.

I. What does "Money Laundry" mean?

"Money Laundry" is the name given to several processes through which it is possible to hide or disguise the origin of illegally-acquired rights and values, as if they were acquired through legitimate sources. Therefore, any suspicion of "Money Laundry" must be immediately notified to Compliance.

II. Responsibility

It is mandatory to be alert in case of unusual transactions involving clients, other Employees or the Bank's name. In case there is any suspicious action that may characterize a "Money Laundry" crime, Compliance must be immediately notified.

III. How to proceed with the operations and suspicious cases?

All security rules and measures, determined by the Central Bank and internal norms of the Bank, for control, investigation and prevention of "Money Laundry". Commercial transactions cannot be conducted with clients who fail to provide adequate proof of the respective identities, or who attempt to mislead regulatory bodies by supplying incomplete, garbled or misleading information.

It is not permitted to report to the client that his/her transaction is

suspicious or is under investigation.

With a commitment to the highest ethical standards in the market, the Bank makes available to its Employees:

A. Policy and Procedures for "Money Laundry" Prevention and Control

Policies and Procedures contemplated in the respective documents: PIN.08 (Institutional Policy) and NP-SOP.13 (Norms and Procedures - Operational Support), which provide for "Money Laundry" prevention.

B. Periodical Training

Extensive and mandatory training to all Bank Employees, about "Money Laundry Prevention and Control Techniques", applied by institutions certified by the PNLD (Corruption and Money Laundry Prevention Capacity Development National Program).