

**CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS  
FOR FOREIGN BANKS**

[OMB Control Number 1506-0043]

*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).*

This Certification should be completed by any **foreign bank** that maintains a **correspondent account** with any U.S. bank or U.S. broker-dealer in securities (a **covered financial institution** as defined in 31 CFR 1010.605(e)). An entity that is not a foreign bank is not required to complete this Certification.

A **foreign bank** is a bank organized under foreign law and located outside of the United States (see definition at 31 CFR 1010.100(u)). A **bank** includes offices, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 CFR. 1010.100(d)).<sup>11</sup>

A **Correspondent Account** for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

*Special instruction for foreign branches of U.S. banks:* A branch or office of a U.S. bank outside the United States is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

*Special instruction for covering multiple branches on a single Certification:* A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for **each** branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

**A.** The undersigned financial institutions, within the **COMMONWEALTH BANK OF AUSTRALIA** ("**Foreign Banks**") hereby certifies as follows:

**B. Correspondent Accounts Covered by this Certification:**

This Certification applies to **all** accounts established for each of the Foreign Banks by Covered Financial Institutions.

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<sup>1</sup> A "foreign bank" does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institution or regional development bank formed by treaty or international agreement.

**C. Physical Presence/Regulated Affiliate Status:**

Each of the Foreign Banks (listed in the attachment) maintains a **physical presence**:

- Has a place of business at the street address set forth in the attachment hereto, where it employs one or more individuals on a full-time basis and maintains operating records related to its banking activities;
- Is authorized to conduct banking activities in the country where its place of business is located; and
- Is subject to inspection by the banking authority identified in the attachment hereto that licensed that particular **Commonwealth Bank of Australia** entity to conduct banking activities.

**D. Indirect Use of Correspondent Accounts.**

No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Each of the Foreign Banks hereby certifies that it does **not** use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

**E. Ownership Information**

**Each of the Foreign Banks is owned directly by the Commonwealth Bank of Australia whose shares are publicly traded.** Publicly traded means that the shares are traded on an exchange or an organized over-the-counter market that is regulated by a foreign securities authority as defined in section 3(a)(50) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(50)).

**F. Process Agent:** complete the following.

The following individual or entity: **Chief Compliance Officer** is a resident of the United States at the following street address: **Commonwealth Bank of Australia, Level 30, 599 Lexington Ave, New York, NY 10022 USA**, and is authorized to accept service of legal process on behalf of each Foreign Bank 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.

**G. General**

**Each of the Foreign Banks** hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

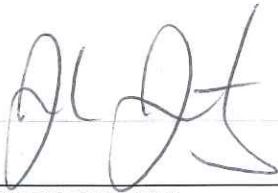
**Each of the Foreign Banks** understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. Each of the Foreign Banks further understands that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United

States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, **John Fogarty**, certify that I have read and understand this Certification, that the statements made in this Certification are complete and correct, and that I am authorized to execute this Certification on behalf of each of the Foreign Banks.

**COMMONWEALTH BANK OF AUSTRALIA**

[Name of Foreign Bank]



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JOHN FOGARTY

EXECUTIVE GENERAL MANAGER, FINANCIAL CRIME COMPLIANCE

Executed on this 5<sup>th</sup> day of June 2020

**Received and reviewed by:**

Name: \_\_\_\_\_

Title: \_\_\_\_\_

For: \_\_\_\_\_

[Name of Covered Financial Institution]

Date: \_\_\_\_\_

**COMMONWEALTH BANK OF AUSTRALIA – HEAD OFFICE, BRANCHES / REPRESENTATIVE OFFICE WITH PHYSICAL PRESENCE**

<b>Entity</b>	<b>Address</b>	<b>City / Country</b>	<b>Banking Authority</b>
Commonwealth Bank of Australia (Head Office)	Ground Floor, Tower 1, 201 Sussex Street, Sydney NSW 2000, Australia	Sydney, Australia	Australian Prudential Regulation Authority
Auckland branch of Commonwealth Bank of Australia	Level 2, ASB North Wharf, 12 Jellicoe Street Auckland 1010, New Zealand	Auckland, New Zealand	Reserve Bank of New Zealand
Beijing branch of Commonwealth Bank of Australia	Room 4606 China World Tower A, No. 1 Jian Guo Men Wai Avenue, Beijing 100004, PRC	Beijing, China	China Banking and Insurance Regulatory Commission
Hong Kong branch of Commonwealth Bank of Australia	Level 14, One Exchange Square, 8 Connaught Place, Central, Hong Kong	Hong Kong	Hong Kong Monetary Authority (HKMA) Securities and Futures Commission (SFC)
London branch of Commonwealth Bank of Australia	1 New Ludgate, 60 Ludgate Hill, London, EC4m7AW	London, UK	The Financial Conduct Authority (FCA) The Prudential Regulation Authority (PRA)
New York branch of Commonwealth Bank of Australia	30th Floor, 599 Lexington Avenue, New York, New York 10022 USA	New York, USA	Office of the Comptroller of the Currency (OCC)
Singapore branch of Commonwealth Bank of Australia	38 Beach Road, 06-11 South Beach Road, Singapore 189767	Singapore	Monetary Authority of Singapore (MAS)
Shanghai branch of Commonwealth Bank of Australia	Room 1101-1103 & 1106, Azua Centre, 1233 Lujiazui Ring Road, Pudong Shanghai 200120, PRC	Shanghai, China	China Banking and Insurance Regulatory Commission
Tokyo branch of Commonwealth Bank of Australia	8th Floor Toranomon Waiko Bldg, 12-1 Toranomon 5-chome, Minato-ku Tokyo 105-0001, Japan	Tokyo, Japan	Financial Services Agency (FSA)