

Notice to all customers regarding the Unlawful Internet Gambling Enforcement Act (UIGEA) of 2006

The Unlawful Internet Gambling Act (UIGEA) of 2006 prohibits China Construction Bank, New York Branch (“CCBNY”) from processing restricted transactions through your account. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful Internet gambling.

The UIGEA, signed into law in 2006, prohibits any person engaged in the business of betting or wagering (as defined in the Act) from knowingly accepting payments in connection with the participation of another person in unlawful internet gambling.

The United States Department of the Treasury and the Federal Reserve Board have issued a joint final rule, Regulation GG, to implement this Act.

As defined in Regulation GG, unlawful Internet gambling means to “place, receive or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the Internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received or otherwise made.”

As a customer of CCBNY, you are prohibited from processing these restricted transactions through your account or banking relationship with us. CCBNY does not currently accept customers who are engaged in Internet gambling business as customers.

Please contact the Compliance Department at CCBNY.COMPLIANCE@ccbny.com if you would like additional information on UIGEA or Regulation GG.

Sincerely yours,

China Construction Bank,
New York Branch

Deposits are not insured by the FDIC

October 2024

Dear Customer:

China Construction Bank, New York Branch (“CCB” or “we”), as part of its ongoing due diligence and overall Anti-Money Laundering Program has taken steps to prevent the opening or maintenance of accounts by entities identified as being of primary money laundering concern. Additionally, we are providing our customers with the following notice.

Notice: Pursuant to U.S. regulations issued under section 311 of the USA PATRIOT Act, 31 CFR 103.192, we are prohibited from opening or maintaining a correspondent account for, or on behalf of, the following entities (hereinafter, the “Specified Banks”).

Specified Banks

- Burma/Myanmar – any Burmese/Myanmar banking institution chartered or licensed by Burma/Myanmar (including branches and offices located outside Burma/Myanmar)
- Commercial Bank of Syria (including Syrian Lebanese Commercial Bank)
- FBME Bank Ltd.
- Halawi Exchange Co.
- Islamic Republic of Iran, including the Central Bank of Iran, private Iranian banks, branches and subsidiaries
- Kassem Rmeiti & Co. For Exchange
- Democratic People’s Republic of Korea
- Bank of Dandong
- Bitzlato Limited (Bitzlato)
- Al-Huda Bank
- Convertible Virtual Currency Mixing
- PM2BTC (Russian virtual currency exchanger)

What this means for your institution:

To comply with these aforementioned regulations, if CCB becomes aware that any of these entities or its subsidiaries is indirectly using the correspondent account you hold with our financial institution, we will be required to take appropriate steps to prevent such access. This may include closing your account.

If you have any questions regarding this notice, please contact our Anti-Money Laundering Compliance Officer, Mildred Harper, at 646-781-2470 or by email at Mildred.Harper@ccbny.com.