



Financial Institution Name:

EURIZON CAPITAL SGR S.p.A.

Location (Country) :

Italy

| No #                             | Question  | Answer  |
|----------------------------------|---|---|
| <b>1. ENTITY &amp; OWNERSHIP</b> |   |   |
| 1                                | Full Legal name   | Eurizon Capital SGR S.p.A.                              |
| 2                                | Append a list of foreign branches which are covered by this questionnaire (if applicable)         | N/A   |
| 3                                | Full Legal (Registered) Address   | Piazzetta Giordano dell'Amore n. 3, 20121 Milan - Italy |
| 4                                | Full Primary Business Address (if different from above)   | N/A   |
| 5                                | Date of Entity incorporation/establishment  | December 22, 1983                                       |
| 6                                | Select type of ownership and append an ownership chart if available                               |   |
| 6 a                              | Publicly Traded (25% of shares publicly traded)   | No  |
| 6 a1                             | If Y, indicate the exchange traded on and ticker symbol   | N/A   |
| 6 b                              | Member Owned/Mutual   | No  |
| 6 c                              | Government or State Owned by 25% or more  | No  |
| 6 d                              | Privately Owned   | Yes   |
| 6 d1                             | If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more | Fully owned by Intesa Sanpaolo S.p.A. (100%)            |
| 7                                | % of the Entity's total shares composed of bearer shares  | No bearer shares are issued                             |
| 8                                | Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL) ?        | No  |

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| 8 a  | If Y, provide the name of the relevant branch/es which operate under an OBL  | N/A   |
| 9  | Does the Bank have a Virtual Bank License or provide services only through online channels?  | No  |
| 10   | Provide Legal Entity Identifier (LEI) if available   | 549300JNH2DV17Z80F28  |
| <b>2. AML, CTF &amp; SANCTIONS PROGRAMME</b> |  |   |
| 11   | Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:  |   |
| 11 a   | Appointed Officer with sufficient experience/expertise   | Yes   |
| 11 b   | Adverse Information Screening  | Yes   |
| 11 c   | Beneficial Ownership   | Yes   |
| 11 d   | Cash Reporting   | Yes   |
| 11 e   | CDD  | Yes   |
| 11 f   | EDD  | Yes   |
| 11 g   | Independent Testing  | Yes   |
| 11 h   | Periodic Review  | Yes   |
| 11 i   | Policies and Procedures  | Yes   |
| 11 j   | PEP Screening  | Yes   |
| 11 k   | Risk Assessment  | Yes   |
| 11 l   | Sanctions  | Yes   |
| 11 m   | Suspicious Activity Reporting  | Yes   |
| 11 n   | Training and Education   | Yes   |
| 11 o   | Transaction Monitoring   | Yes   |
| 12   | Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee?   | Yes, internal policies and procedures are periodically reviewed and approved by the Board of Directors.                     |
| 13   | Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme?   | Yes   |
| 13 a   | If Y, provide further details  | Record keeping and transaction monitoring requirements are fulfilled also with the support of an administrative outsourcer. |
| 14   | Does the entity have a whistleblower policy?   | Yes   |
| <b>3. ANTI BRIBERY &amp; CORRUPTION</b>      |  |   |
| 15   | Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to reasonably prevent, detect and report bribery and corruption? | Yes   |
| 16   | Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?  | Yes   |
| 17   | Does the Entity provide mandatory ABC training to:   |   |
| 17 a   | Board and Senior Committee Management  | Yes   |
| 17 b   | 1st Line of Defence  | Yes   |
| 17 c   | 2nd Line of Defence  | Yes   |
| 17 d   | 3rd Line of Defence  | Yes   |

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| 17 e   | Third parties to which specific compliance activities subject to ABC risk have been outsourced   | Yes, the administrative outsourcer fulfills its training needs autonomously. |
| 17 f   | Non-employed workers as appropriate (contractors/consultants)  | N/A  |
| <b>4. AML, CTF &amp; SANCTIONS POLICIES &amp; PROCEDURES</b> |  |  |
| 18   | Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report:   |  |
| 18 a   | Money laundering   | Yes  |
| 18 b   | Terrorist financing  | Yes  |
| 18 c   | Sanctions violations   | Yes  |
| 19   | Does the Entity have policies and procedures that:   |  |
| 19 a   | Prohibit the opening and keeping of anonymous and fictitious named accounts  | Yes  |
| 19 b   | Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs   | Yes  |
| 19 c   | Prohibit dealing with other entities that provide banking services to unlicensed banks   | Yes  |
| 19 d   | Prohibit accounts/relationships with shell banks   | Yes  |
| 19 e   | Prohibit dealing with another Entity that provides services to shell banks   | Yes  |
| 19 f   | Prohibit opening and keeping of accounts for Section 311 designated entities   | Yes  |
| 19 g   | Prohibit opening and keeping of accounts for any of unlicensed/unregulated remittance agents, exchanges houses, casa de cambio, bureaux de change or money transfer agents | Yes  |
| 19 h   | Assess the risks of relationships with domestic and foreign PEPs, including their family and close associates  | Yes  |
| 19 i   | Define the process for escalating financial crime risk issues/potentially suspicious activity identified by employees  | Yes  |
| 19 j   | Outline the processes regarding screening for sanctions, PEPs and Adverse Media/Negative News  | Yes  |
| 20   | Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?   | Yes  |
| 21   | Does the Entity have record retention procedures that comply with applicable laws?   | Yes  |
| 21 a   | If Y, what is the retention period?  | 5 years or more  |
| <b>5. KYC, CDD and EDD</b>                                   |  |  |
| 22   | Does the Entity verify the identity of the customer?   | Yes  |
| 23   | Do the Entity's policies and procedures set out when CDD must be completed, e.g. at the time of onboarding or within 30 days?  | Yes  |

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| <b>24</b>    | Which of the following does the Entity gather and retain when conducting CDD? Select all that apply:   |   |
| <b>24 a</b>  | Customer identification  | Yes   |
| <b>24 b</b>  | Expected activity  | Yes   |
| <b>24 c</b>  | Nature of business/employment  | Yes   |
| <b>24 d</b>  | Ownership structure  | Yes   |
| <b>24 e</b>  | Product usage  | Yes   |
| <b>24 f</b>  | Purpose and nature of relationship   | Yes   |
| <b>24 g</b>  | Source of funds  | Yes   |
| <b>24 h</b>  | Source of wealth   | Yes   |
| <b>25</b>    | Are each of the following identified:  |   |
| <b>25 a</b>  | Ultimate beneficial ownership  | Yes   |
| <b>25 a1</b> | Are ultimate beneficial owners verified?   | Yes   |
| <b>25 b</b>  | Authorised signatories (where applicable)  | Yes   |
| <b>25 c</b>  | Key controllers  | Yes   |
| <b>25 d</b>  | Other relevant parties   | KYC on Trust includes identification and verification of all parties connected to the legal arrangement (such as trustee, settlor, guardian, beneficiary(ies) and additional ultimate controllers). |
| <b>26</b>    | Does the due diligence process result in customers receiving a risk classification?  | Yes   |
| <b>27</b>    | Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?   | Yes   |
| <b>28</b>    | Does the Entity have policies, procedures and processes to review and escalate potential matches from screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs? | Yes   |
| <b>29</b>    | Is KYC renewed at defined frequencies based on risk rating (Periodic Reviews)?   | Yes   |
| <b>29 a</b>  | If yes, select all that apply:   |   |
| <b>29 a1</b> | Less than one year   | Yes   |
| <b>29 a2</b> | 1 – 2 years  | Yes   |
| <b>29 a3</b> | 3 – 4 years  | Yes   |
| <b>29 a4</b> | 5 years or more  | Yes   |
| <b>29 a5</b> | Trigger-based or perpetual monitoring reviews  | Yes   |
| <b>29 a6</b> | Other (please specify)   | N/A   |
| <b>30</b>    | From the list below, which categories of customers or industries are subject to EDD and/or are restricted, or prohibited by the Entity's FCC programme?  |   |
| <b>30 a</b>  | Arms, Defence, Military  | Restricted  |
| <b>30 b</b>  | Correspondent Banks  | EDD on a risk based approach  |
| <b>30 b1</b> | If EDD or EDD & restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2022?  | Yes   |
| <b>30 c</b>  | Embassies/Consulates   | EDD on a risk based approach  |
| <b>30 d</b>  | Extractive industries  | EDD on a risk based approach  |
| <b>30 e</b>  | Gambling customers   | EDD on a risk based approach  |

|      |   |  |
|------|---|--|
| 30 f | General Trading Companies                         | EDD on a risk based approach   |
| 30 g | Marijuana-related Entities                        | Restricted   |
| 30 h | MSB/MVTS customers                                | EDD on a risk based approach   |
| 30 i | Non-account customers                             | Prohibited   |
| 30 j | Non-Government Organisations                      | EDD on a risk based approach   |
| 30 k | Non-resident customers                            | Restricted   |
| 30 l | Nuclear power                                     | EDD on a risk based approach   |
| 30 m | Payment Service Provider                          | EDD on a risk based approach   |
| 30 n | PEPs  | EDD on a risk based approach   |
| 30 o | PEP Close Associates                              | EDD on a risk based approach   |
| 30 p | PEP Related                                       | EDD on a risk based approach   |
| 30 q | Precious metals and stones                        | EDD on a risk based approach   |
| 30 r | Red light businesses/Adult entertainment          | EDD on a risk based approach   |
| 30 s | Regulated charities                               | EDD on a risk based approach   |
| 30 t | Shell banks                                       | Prohibited   |
| 30 u | Travel and Tour Companies                         | EDD on a risk based approach   |
| 30 v | Unregulated charities                             | EDD on a risk based approach   |
| 30 w | Used Car Dealers                                  | EDD on a risk based approach   |
| 30 x | Virtual Asset Service Providers                   | EDD on a risk based approach   |
| 30 y | Other (specify)                                   | N/A  |
| 31   | If restricted, provide details of the restriction | 30k: customers in countries with criticalities in terms of cooperation for tax purpose (EU/OECD lists) are subject to restrictions; 30a: allowed dealing with customers only if licenced by Italian/EU gov. to trade in these industries; 30g: allowed to the extent it is handled by the client for medical purposes. |

**6. MONITORING & REPORTING**

|      |   |           |
|------|---|-----------|
| 32   | Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity?                | Yes       |
| 33   | What is the method used by the Entity to monitor transactions for suspicious activities?  | Automated |
| 33 a | If manual or combination selected, specify what type of transactions are monitored manually   |           |
| 34   | Does the Entity have regulatory requirements to report suspicious transactions?   | Yes       |
| 34 a | If Y, does the Entity have policies, procedures and processes to comply with suspicious transactions reporting requirements?                              | Yes       |
| 35   | Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity? | Yes       |

**7. PAYMENT TRANSPARENCY**

|    |   |     |
|----|---|-----|
| 36 | Does the Entity adhere to the Wolfsberg Group Payment Transparency Standards? | N/A |
|----|---|-----|

|                                    |  |  |
|------------------------------------|--|--|
| <b>37</b>                          | Does the Entity have policies, procedures and processes to reasonably comply with and have controls in place to ensure compliance with:  |  |
| <b>37 a</b>                        | FATF Recommendation 16   | N/A  |
| <b>37 b</b>                        | Local Regulations  | N/A  |
| <b>37 b1</b>                       | If Y, Specify the regulation   | N/A  |
| <b>37 c</b>                        | If N, explain  | N/A  |
| <b>8. SANCTIONS</b>                |  |  |
| <b>38</b>                          | Does the Entity have a Sanctions Policy approved by management regarding compliance with sanctions law applicable to the Entity, including with respect to its business conducted with, or through accounts held at foreign financial institutions?  | Yes  |
| <b>39</b>                          | Does the Entity have policies, procedures or other controls reasonably designed to prohibit and/or detect actions taken to evade applicable sanctions prohibitions, such as stripping, or the resubmission and/or masking, of sanctions relevant information in cross border transactions? | Yes  |
| <b>40</b>                          | Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?  | Yes  |
| <b>41</b>                          | Select the Sanctions Lists used by the Entity in its sanctions screening processes:  |  |
| <b>41 a</b>                        | Consolidated United Nations Security Council Sanctions List (UN)   | Used for screening customers and beneficial owners (i.e. reference data) |
| <b>41 b</b>                        | United States Department of the Treasury's Office of Foreign Assets Control (OFAC)   | Used for screening customers and beneficial owners (i.e. reference data) |
| <b>41 c</b>                        | Office of Financial Sanctions Implementation HMT (OFSI)  | Used for screening customers and beneficial owners (i.e. reference data) |
| <b>41 d</b>                        | European Union Consolidated List (EU)  | Used for screening customers and beneficial owners (i.e. reference data) |
| <b>41 e</b>                        | Lists maintained by other G7 member countries  | Not used   |
| <b>41 f</b>                        | Other (specify)  | Internal lists, including those issued by local regulator.               |
| <b>42</b>                          | Does the Entity have a physical presence, e.g. branches, subsidiaries, or representative offices located in countries/regions against which UN, OFAC, OFSI, EU or G7 member countries have enacted comprehensive jurisdiction-based Sanctions?   | No   |
| <b>9. TRAINING &amp; EDUCATION</b> |  |  |
| <b>43</b>                          | Does the Entity provide mandatory training, which includes:  |  |
| <b>43 a</b>                        | Identification and reporting of transactions to government authorities   | Yes  |

|                  |   |   |
|------------------|---|---|
| 43 b             | Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered   | Yes   |
| 43 c             | Internal policies for controlling money laundering, terrorist financing and sanctions violations  | Yes   |
| 43 d             | New issues that occur in the market, e.g. significant regulatory actions or new regulations   | Yes   |
| 44               | Is the above mandatory training provided to :   |   |
| 44 a             | Board and Senior Committee Management   | Yes   |
| 44 b             | 1st Line of Defence   | Yes   |
| 44 c             | 2nd Line of Defence   | Yes   |
| 44 d             | 3rd Line of Defence   | Yes   |
| 44 e             | Third parties to which specific FCC activities have been outsourced   | The administrative outsourcer fulfills its training needs autonomously. |
| 44 f             | Non-employed workers (contractors/consultants)  | N/A   |
| <b>10. AUDIT</b> |   |   |
| 45               | In addition to inspections by the government supervisors/regulators, does the Entity have an internal audit function, a testing function or other independent third party, or both, that assesses FCC AML, CTF, ABC, Fraud and Sanctions policies and practices on a regular basis? | Yes   |

**Signature Page**

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EURIZON CAPITAL SGR S.p.A.

I, MATTEO BENZONI, Anti-money Laundering Responsible Officer, certify that I have read and understood this declaration, that the answers provided in this Wolfsberg FCCQ are complete and correct to my honest belief.



Milan, March 1, 2023

## WOLFSBERG GROUP FINANCIAL CRIME COMPLIANCE QUESTIONNAIRE (FCCQ) V1.2

### Declaration Statement

**Eurizon Capital SGR S.p.A.** is fully committed to the fight against financial crime and makes every effort to remain in full compliance with all applicable financial crime laws, regulations and standards in all of the jurisdictions in which it does business and holds accounts.

**Eurizon Capital SGR S.p.A.** understands the critical importance of having effective and sustainable controls to combat financial crime in order to protect its reputation and to meet its legal and regulatory obligations.

**Eurizon Capital SGR S.p.A.** further certifies that information provided in this Wolfsberg FCCQ Questionnaire will be kept current and will be updated no less frequently than on an annual basis.

**Eurizon Capital SGR S.p.A.** commits to file accurate supplement information on a timely basis.

I, Matteo Benzoni (MLRO), certify that I have read and understand this declaration, that the answers provided in this Wolfsberg FCCQ Questionnaire are complete and correct to my honest behalf, and that I'm authorized to execute this declaration on behalf of **Eurizon Capital SGR S.p.A.**

Milan, March 1, 2023

EURIZON CAPITAL SGR S.p.A.  
*Anti-money Laundering Responsible Officer*  
Matteo Benzoni

