

1. Countries/Jurisdictions termed as “Very High Risk” Countries

Below is list of countries that are sanctioned by MAS or by Group. This includes individuals/corporate entities who is a/are national/incorporated in or reside/operate in the countries/jurisdictions below:

Countries/Jurisdictions (Termed As Very High Risk):	
1	Afghanistan*
2	Belarus*
3	Burundi*
4	Central African Republic*
5	Chad*
6	Congo Dem. Rep.
7	Eritrea*
8	Haiti*
9	Iran
10	Iraq*
11	Korea, North
12	Libya
13	Mali*
14	Myanmar** ¹
15	Russian Federation
16	Sint Maarten*
17	Somalia
18	South Sudan
19	Sudan
20	Syria*
21	Venezuela*
22	Yemen

* PIAS may consider on-boarding customers from the abovementioned countries only on an exceptional basis for non-Singlife policies. ECDD forms and approval is required.

An exception to customers of Myanmar national residing in Singapore where ECDD forms will not be required. However, please note the following conditions:

- 1) If the Politically Exposed Person/Related Close Associate (PEP/RCA) is a beneficial owner of the customer and where the PEP/RCA originates from Myanmar, an ECDD form will be required.
- 2) If the existing customer including beneficial owner becomes a PEP/RCA and they originate from Myanmar, an ECDD will be required,
- 3) If the Myanmar customer is a PEP/RCA originating from these countries and residing in Singapore, we will not onboard the customer.

¹ Applicable for Singlife policies considering # and * will not be relevant.

2. Countries/Jurisdictions termed as “High Risk” Countries

Below is a list of countries that are termed High Risk. Although ECDD forms are not required if the nationals are residing in Singapore (ie. PRs/ Employment Pass/ Dependent Pass/ Long term pass holders), an ECDD form may be requested by the Company should an internal assessment warrant additional information on the customers. The ECDD form will be required upon red flags, or triggers when customers present a higher money laundering and terrorism financing risk and approval for onboarding will be required from PIAS Senior Management.

Countries/Jurisdictions (Termed As High Risk):	
1	Albania
2	Algeria
3	Angola
4	Bulgaria
5	Burkina Faso
6	Cambodia
7	Cameroon
8	Cayman Islands
9	Cote D'Ivoire
10	Croatia
11	Cuba
12	Equatorial Guinea
13	Ethiopia
14	Guinea
15	Guinea-Bissau
16	Kenya
17	Laos
18	Lebanon
19	Monaco
20	Morocco
21	Mozambique
22	Namibia
23	Nepal
24	Nicaragua
25	Niger
26	Nigeria

27	Pakistan
28	Panama
29	Senegal
30	South Africa
31	Tajikistan
32	Tanzania
33	Trinidad And Tobago
34	Tunisia
35	Turkmenistan
36	Uganda
37	Ukraine
38	Vanuatu
39	Vietnam
40	Zimbabwe

The above listing will be disseminated electronically in the event of any updates. Please refer to the latest listing in Docushare.