




Anti-Money Laundering and Countering Financing of Terrorism (AML & CFT) Program Attestation

Entity Name: BANCO DE CREDITO E INVERSIONES S.A.

Address: EL GOLF 125 - LAS CONDES - SANTIAGO - CHILE

On behalf of the entity named above, the undersigned representative represents and warrants that:

- 1) Bci has established and maintains an AML & CFT program and/or procedures in accordance with all Chilean applicable laws, rules and regulations. Bci further represents that it will adopt appropriate policies, procedures and internal controls to be fully compliant with any additional laws, rules or regulations to which it may become subject;
- 2) Bci has taken appropriate due diligence efforts to know each customer/investor including, whether the customer/investor is a senior foreign political figure/politically exposed person ("PEP"); an immediate family member or close associate of a senior foreign political figure/PEP; and will notify or report unusual or suspicious activity in accordance with the laws or requirements of its own jurisdiction;
- 3) Bci has applied, and will continue to apply, its AML & CFT program and/or procedures to all customers/investors, and will take appropriate steps in accordance with the laws of its own jurisdiction to ensure that all required relevant documentation is retained, including identification relating to those customers/investors;
- 4) Bci does not believe, and after appropriate due diligence, has no reason to believe, that any of its customers/investors, is a prohibited foreign shell bank; is named on any available lists of known or suspected terrorists, terrorist organizations or of other sanctioned persons issued by the United States government (i.e. OFAC SDN List) and the government(s) of any jurisdiction(s) in which the undersigned is doing business;
- 5) Bci has implemented a training program on AML & CFT and CDD matters for all employees; and
- 6) Bci understands that the Financial Institution may request additional information as part of its due diligence process and agrees to advise the Financial Institution immediately of any change in facts or circumstances that would affect the representations and warranties provided in this Attestation.

Completed By: Julian Bastidas  **JULIAN BASTIDAS**
Gerente de Cumplimiento Normativo
BANCO CREDITO INVERSIONES

Signature: _____

Title: CORPORATE COMPLIANCE MANAGER

Date: Agosto, 2015