



### **SCHEDULE III**

#### **Notice to all customers regarding the Unlawful Internet Gambling Enforcement Act (UIGEA) of 2006, Effective June 1, 2010**

The Unlawful Internet Gambling Act (UIGEA) of 2006, effective June 1, 2010 prohibits China Merchants Bank, New York Branch from processing restricted transactions through your business 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, effective June 1, 2010, 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 has 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 China Merchants Bank, New York Branch, these restricted transactions are prohibited from being processed through your account or banking relationship with us. If you do engage in an internet gambling business and open a new account with us, we will ask that you provide evidence of your legal capacity to do so.

Please contact our Operations specialists if you would like additional information on UIGEA or Regulation GG at [Banking@ny.cmbchina.com](mailto:Banking@ny.cmbchina.com).