

| Source | Communication |
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| Office of the Comptroller of the Currency (OCC) | Coronavirus Disease 2019 (COVID-19) Frequently Asked Questions for National Banks and Federal Savings Associations |
| Financial Crimes Enforcement Network (FinCEN) | The Financial Crimes Enforcement Network (FinCEN) Encourages Financial Institutions to Communicate Concerns Related to the Coronavirus Disease 2019 (COVID-19) and to Remain Alert to Related Illicit Financial Activity |
| Financial Crimes Enforcement Network (FinCEN) | Advisory to Financial Institutions Regarding Disaster-Related Fraud |
| New York Department of Financial Services (NYDFS) | New York Department of Financial Services Issues New Guidance Regarding COVID-19 Cybersecurity Risks |
| U.S. Securities and Exchange Commission (SEC) | Look Out for Coronavirus-Related Investment Scams - Investor Alert |
| UK Financial Conduct Authority (FCA) | Avoid coronavirus scams |
| UK Financial Conduct Authority (FCA) | Loan fee fraud |
| Monetary Authority of Singapore (MAS) | FAQs on Unsecured Debt Relief for Individuals |
| Monetary Authority of Singapore (MAS) | MAS Takes Regulatory and Supervisory Measures to Help FIs Focus on Supporting Customers |
| Hong Kong Monetary Authority (HKMA) | Coronavirus disease (COVID-19) and Anti-Money Laundering and Counter-Financing of Terrorism (AML/CFT) measures |
| Dubai Financial Services Authority (DFSA) | DFSA cautions – Increase in scams during COVID-19 |
| Financial Action Task Force (FATF) | Statement by the FATF President: COVID-19 and measures to combat illicit financing |
| Financial Action Task Force (FATF) | FATF promotes digital ID during Covid-19 |
| Europol | How Criminals Profit From the COVID-19 Pandemic |
| Interpol | INTERPOL warns of financial fraud linked to COVID-19 |
| European Banking Authority | EBA statement on actions to mitigate financial crime risks in the COVID-19 pandemic |
| The Financial Transactions and Reports Analysis (FINTRAC) Canada | Message to all reporting entities in light of COVID-19 (March 25, 2020) |
| The Autorité des Marchés Financiers (AMF) and the Autorité de Contrôle Prudentiel et de Résolution (ACPR) | The AMF and the ACPR warn the public of the risks of scams in the context of the coronavirus epidemic |
| Crown Prosecution Services (CPS) | Beware fraud and scams during Covid-19 pandemic |
| Federal Bureau of Investigation (FBI) | FBI Warns of Money Mule Schemes Exploiting the COVID-19 Pandemic |
| National Cyber Security Center (NCSC) | Advisory: COVID-19 exploited by malicious cyber actors |
| International Monetary Fund (IMF) and Human Rights Watch | IMF: Make COVID-19 Funds Transparent, Accountable |
| Federal Bureau of Investigation (FBI) | FBI Expects a Rise in Scams Involving Cryptocurrency Related to the COVID-19 Pandemic |
| Basel Institute on Governance | How will COVID-19 impact global wildlife trafficking ? |
| The U.S. Departments of State, the Treasury, and Homeland Security, and the FBI | Guidance on the North Korean Cyber Threat |
| Europol | Counterfeits in the time of pandemic |
| Office of Foreign Assets Control (OFAC) | The Office of Foreign Assets Control (OFAC) Encourages Persons to Communicate OFAC Compliance Concerns Related to the Coronavirus Disease 2019 (COVID-19) |
| Financial Action Task Force (FATF) | COVID-19-related Money Laundering and Terrorist Financing Risks and Policy Responses |
| Interpol | Dealers using food delivery services to transport drugs during COVID-19 lockdowns |
| UK Financial Conduct Authority (FCA) | Financial crime systems and controls during coronavirus situation |
| Council of Europe and Group of States against Corruption (GRECO) | Corruption Risks and Useful Legal References in the context of COVID-19 |
| Interpol | Unmasked: International COVID-19 fraud exposed |
| European Monitoring Centre for Drugs and Drug Addiction (EMCDDA) | Special report: COVID-19 and drugs – Drug supply via darknet markets |

| Source | Materials |
|------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Forbes | <u>Coronavirus Scam Alert: Watch Out For These Risky COVID-19 Websites And Emails</u> |
| Mayer Brown | <u>Financial Crime Compliance and Risk Management for Financial Institutions and Other Market Participants Amid the COVID-19 Outbreak</u> |
| RiskScreen | <u>Another Kind of Outbreak: COVID-19 as Financial Crime Threat</u> |
| Nice Actimize | <u>Financial Crime Resilience During COVID-19: We Still Have a Job to Do</u> |
| Mayer Brown | <u>Financial Regulatory Response</u> |
| RiskScreen | <u>How Covid-19 is Changing the Organised Crime Threat</u> |
| BBC | <u>Coronavirus: How hackers are preying on fears of Covid-19</u> |
| Bloomberg | <u>Financial Criminals See Opportunities as Europe Reels from Virus</u> |
| Celent | <u>COVID-19 has unleashed a new low in financial crime</u> |
| Kingsley Napley | <u>Fraud in the time of COVID-19</u> |
| Wolters Kluwer | <u>COVID-19 Regulatory Updates</u> |
| Volkov | <u>Bank Secrecy Act Compliance During the COVID-19 Crisis</u> |
| Planet Compliance | <u>The Impact of the Coronavirus on Banking</u> |
| Association of Certified Financial Crime Specialists | <u>Coronavirus Fincrime Compliance News Update: Coalition calls for safeguards to prevent looting of relief funds, more AML aftershocks, exploitation fears, and more</u> |
| Association of Certified Financial Crime Specialists | <u>Coronavirus Fincrime Infection Inflection Points: Compliance teams must counter surge in alerts, attacks, with fewer resources, even layoffs</u> |
| Daily Mail | <u>Covid-19's hit on the mob: Mafia revenue mainstays have all fallen foul of the virus, losing them millions of dollars</u> |
| Euro News | <u>Government responses to COVID-19 are making the fight against money laundering harder</u> |
| White Case | <u>COVID-19 crisis in France: beware of fraudulent international wire transfers</u> |
| FinOps | <u>Coronavirus Plagues AML Compliance Managers</u> |
| KYC360 | <u>How Banks Can Detect Money Mules in the Time of COVID-19</u> |
| Business Insider | <u>Denmark and Poland are refusing to bail out companies registered in offshore tax havens</u> |
| KYC360 | <u>Gardaí move against fraudsters engaged in Covid-19 scam</u> |
| KYC360 | <u>Criminals using Covid-19 crisis to recruit money laundering mules via social media, experts warn</u> |
| PwC | <u>How to protect your companies from rising cyber attacks and fraud amid the COVID-19 outbreak</u> |
| PwC | <u>How retail banks can keep the lights on during the COVID-19 crisis — and recalibrate for the future</u> |
| EY | <u>How to guard against phishing scams amid the COVID-19 pandemic</u> |
| EY | <u>COVID-19: Five steps to defend against opportunistic cyber attackers</u> |
| KPMG | <u>COVID-19. Beware of Frauds and Scams</u> |
| KPMG | <u>COVID-19 Frauds and Scams. How to protect yourself</u> |
| Royal United Services Institute (RUSI) | <u>The Coronavirus Pandemic and the Cyber Landscape</u> |

*These open source materials are provided for reference only. While Standard Chartered Bank has sought to identify useful information from reputable sources, it has not verified the information contained in each link.