



FFL/HO/CCU/01/2026- 205
January 13, 2026

All Employees
First Finance Limited

**MD'S MESSAGE REGARDING PREVENTION OF MONEY LAUNDERING
& TERRORIST FINANCING ACTIVITIES**

Dear Colleagues,

Assalamu Alaikum and Season Greetings to all!

It's my pleasure to thank you all for your continued commitment, cooperation, dedication and sincere efforts for combating Money Laundering & Terrorist Financing activities (AML & CFT) in First Finance Limited in the previous years. At the start of the **New Year 2026**, it's my duty to remind you again the importance of preventing Money Laundering & Terrorist Financing activities so that we may better equipped ourselves to handle the issues in an effective way.

You are well aware of the fact that Money Laundering & Terrorist Financing are heinous crimes which affect the economy of a country and also damage the image of the country. Bangladesh has recently become eligible for graduation from LDC to Developing Country status. Prevention of Money Laundering and Terrorist Financing is a must for our country for further progression to fulfill its goals. Financial institutions like First Finance Limited are particularly vulnerable to money laundering and terrorist financing. Therefore, being one of the 1st generation Financial Institution of the country, we have to be alert against the money launderers and terrorist financiers and continue the adoption of the policy of being compliant with all regulations under the legal framework of "Money Laundering Preventions Act 2012 (MLPA, amended in 2015) and Anti-Terrorism Act, 2019 (ATA, amended in 2012 & 2013) and all other regulatory instructions issued time to time.

Combating Money Laundering and Terrorist Financing is a continuous process since money launderers & terrorists are always in the habit of coating/reshaping their heinous activities in new ways with the change of time and technology. We must be aware of all such activities and use all available tools to ensure that our institution never deals any activities/transactions relating to criminal purposes. There are number of circulars issued by Bangladesh Financial Intelligence Unit (BFIU) under these acts. It is, very much important that we must keep ourselves responsive of the instruction issued by Bangladesh Financial Intelligence Unit (BFIU) along with other guidelines in order to effectively fight against Money Laundering & Terrorist Financing.



First Finance Limited
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For dealing with such crimes and to equip you to fight against such activities, we arranged periodical training sessions in the previous years and continue the learning and sharing process in the days to come to enhance the knowledge of combating Money Laundering and Terrorist Financing.

I am delighted to inform you all that we have officially incorporated E-KYC system with our existing FiS Software to ensure the authenticity and accuracy of the customer data for both Loans and Deposits with effect from January, 2026. Implementation of E-KYC system is a stepping stone not only for the regulatory compliance issues, but also for identifying the risks involved with the clients and thus a step forward to combat Money Laundering and Terrorist Financing.

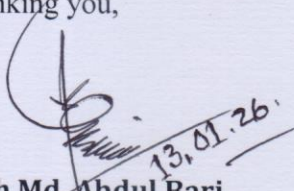
I have strong belief on your dedication in this regard and hope that all of you are fully conversant with the laws, regulations and policies relating to AML & CFT and shall demonstrate desired responsibility for fighting against Money Laundering and Terrorist Financing. Non compliance of instructions, rules, regulations and laws will be treated as extending assistance to Money Launderers and Terrorist Financiers for which concerned persons will be held responsible.

It is expected that all our Branches and Offices should pay due attention and strict adherences to prevent Money Laundering & Terrorist Financing activities in our beloved institution.

Finally I appreciate your sincerity, dedication and belongingness to the organization.

I wish your happiness and prosperity in the days to come.

Thanking you,


13.01.26
Shah Md. Abdul Bari
Chief Executive Officer

