



Bay Leasing & Investment Limited

SECURE YOUR FUTURE®

Corporate Head Office

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Date: January 01, 2026
From: Managing Director
To: All Employees

Subject: Prevention of Money Laundering and Terrorist Financing

As we begin the year 2026, I extend my warm greetings and best wishes to you all. I am pleased to note that throughout 2025, our institution continued to operate without any major incidents related to Money Laundering or Terrorist Financing. This achievement reflects your professionalism, vigilance, and collective commitment to compliance. However, as global financial systems become more interconnected and technology-driven, the risks associated with money laundering and terrorist financing are evolving rapidly and demand constant attention.

Money laundering poses a serious global threat with implications for economic stability, governance, and security. Ongoing economic challenges further underscore the importance of robust risk management and strict regulatory compliance across the financial sector.

At our institution, the Board of Directors and Management remain fully committed to complying with the Money Laundering Prevention Act, 2002, the Anti-Terrorism (Amendment) Act, 2013, and all circulars, guidelines, and directives issued by Bangladesh Bank, as well as relevant international standards.

This communication serves as an important reminder that strict adherence to AML/CFT laws, regulations, and internal policies is a shared responsibility. CAMLCO will continue to oversee compliance status, monitor individual responsibilities, and conduct periodic in-house awareness and training programs to strengthen our collective understanding.

Please be reminded that Client Due Diligence (CDD), Enhanced Due Diligence (EDD) where applicable, and accurate Record keeping must never be compromised. Any Suspicious Transaction Reports (STRs) must be identified promptly and reported to Bangladesh Bank in accordance with regulatory requirements to mitigate and minimize institutional risk.

I strongly encourage all employees to revisit the "Guidelines on Prevention of Money Laundering and Terrorist Financing" and remain up to date with evolving procedures, regulatory expectations, and compliance obligations.

Your continued diligence and integrity are vital to safeguarding our institution's reputation and ensuring sustainable growth in the years ahead.

Mohammad Rashedul Islam
Managing Director (CC)