



ANTI-MONEY
LAUNDERING POLICY

Anti-Money Laundering Policy

FINOPSYS LIMITED does not tolerate money laundering and supports the fight against money launderers. FINOPSYS LIMITED follows the guidelines established by the UK Joint Steering Group on Anti-Money Laundering. The UK is a full member of the Financial Action Task Force Financial Action Task Force (FATF), an intergovernmental body whose purpose is to combat money laundering and terrorist financing.

FINOPSYS LIMITED now has policies that deter people from laundering money. These policies include:

- Ensuring that clients have a valid ID;
- keeping identifying information determining that customers are not known or suspected terrorists, checking them against lists of known or suspected terrorists;
- informing clients that the information they provide about themselves is their identity; closely monitor customers' money transactions;
- No cash, money orders, third-party transactions, exchange office transfers, or Western Union transfers are accepted;
- Money laundering occurs when funds of illegal/criminal activity move through the financial system in this manner.

Money laundering usually has three stages:

- First, cash or cash equivalents are placed in the financial system,
- Second, transferred or moved to other accounts (e.g., futures accounts) through a series of financial transactions designed to conceal the origin of the money (e.g, performing an account with little financial risk or transferring account balances to other accounts)
- Finally, funds are reintroduced into the economy.

Trading accounts are one means that can be used to launder illicit funds or conceal the true owner of the funds. Specifically, a merchant account can be used to execute transactions that conceal the origin of the funds.

"FINOPSYS LIMITED" directs the transfer of funds back to the original means of transfer as a preventive measure.

International anti-money laundering services requires institutions that provide to report potential suspicious activity, use money laundering designations.

These rules have been implemented to protect FINOPSYS LIMITED and its customers.

What is money laundering?

Money laundering is the concealment of money obtained illegally, the source appears to be legitimate. We adhere to strict guidelines that prohibit us or any of our employees or agents from knowingly engaging or attempting to engage in any activity remotely involving money laundering. Our anti-money laundering policy reinforces agent protection and customer security services as well as secure payment mechanisms.

Identification of the First

The anti-money laundering measure is a sophisticated Know-Your-Customer (KYC) check. To ensure compliance with standard AML rules, we want you to provide the following documentation:

- Proof of identity: a clear copy of the front and back of your government-issued photo ID, i.e. a valid passport, driver's license or national ID card.
- Proof of residence: an official document issued within the last 3 months showing your name and address registered with FINOPSYS LIMITED. This can be a utility bill (e.g. water, electricity or landline phone) or a bank statement. Make sure, That your copy includes: Your full, issued name
- Your full residential address.
- Date of issue (within the last 3 months).
- Name of the legal body that issued the license, with the official logo or seal.
- A copy of the front and back of your credit card: to ensure your privacy and security, only the last 4 digits of your credit card should be visible. You can also cover the last 3 digits on the back of your card (CVV code).

Note that regulatory requirements vary in some countries.

Monitoring

We do not accept third-party payments. All deposits must be made in your name and a designated KYC document. In accordance with AML's regulatory policy, all withdrawals must be returned to the exact source from which they were received. Means of Transfer Used, transfers, calls. Likewise, if you made a deposit with a refundable credit card, your funds will be on the same credit card when a withdrawal request is made.

We do not accept cash deposits under any circumstances, nor do we give out cash when you request a withdrawal.

Reporting

AML regulation requires us to follow up on the reporting of such activities to the appropriate law enforcement agencies. We also reserve the right to refuse transfers to any stage if we are, in any way, connected to criminal activity or money laundering. The law prohibits us from to inform customers of reports of suspicious activity to law enforcement agencies.