



# AML Policy

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## **AML KYC policy**

UBS-groups. adheres to the standards of countering the legalization (laundering) of criminally obtained incomes and the financing of terrorism (AML).

The AML (Anti Money Laundering) policy implies the prevention of the use of company services by criminal entities for the purpose of money laundering, financing of terrorism or other criminal activities. UBS-groups. requires its employees to follow AML principles in order to prevent the use of their services for the purposes of money laundering.

Legalization of illegally obtained money (money laundering) is the conversion of money or other monetary instruments that are obtained as a result of illegal activities into money or investments that look legal, so as to hide the real source of origin of funds.

The company reserves the right to suspend any client operation that may be considered illegal or, according to employees, may be related to money laundering.

Since the company is a supporter of AML and KYC (Know Your Customer) policies, each client of the company must go through a verification procedure.

UBS-groups. must ensure that it works with a real person or entity. For this, an electronic system for identifying each client of the company (Due Diligence) was implemented. Also entered a detailed history of all operations.

In order to prevent fraud cases, following the KYC international policy, the client must provide copies of personal documents in order to go through the procedure of verification of the trading account (DueD).