

Gold Stocks FX Anti-Money Laundering (AML) Policy

Gold Stocks FX is committed to the highest standards of compliance against money laundering (AML) and anti-terrorist financing (CTF). The objective of the Company's Policy against Money Laundering and Terrorism Financing is to actively prevent the risks of these matters. To help the government combat the financing of terrorism and money laundering activities, the law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. We have an obligation to report suspicious client activity relevant to money laundering.

Money Laundering:

The process of converting funds received from illegal activities (such as fraud, corruption, terrorism, etc.) into other funds or investments that appear legitimate to hide or distort the actual source of funds. The money laundering process can be divided into three sequential stages:

****Placement:**** At this stage, the funds are turned into financial instruments, such as checks, bank accounts, and money transfers, or they can be used to buy high-value goods that can be resold. They can also be physically deposited in banks and non-bank institutions (e.g., exchange houses). To avoid suspicion on the part of the company, the launderer may also make several deposits instead of depositing the entire sum at once. This form of placement is called smurfing.

****Layering:**** The funds are transferred or moved to other accounts and other financial instruments. This is done to disguise the origin and interrupt the indication of the entity that carried out the multiple financial transactions. Moving funds and changing their form makes it difficult to track the money that is being laundered.

****Integration:**** The funds are re-circulated as legitimate to purchase goods and services.

Gold Stocks FX adheres to the principles of Anti-Money Laundering and actively prevents any action that targets or facilitates the legalization process of illegally obtained funds. The AML policy means preventing the use of the company's services by criminals for money laundering, terrorist financing, or other criminal activities.

To prevent money laundering, Gold Stocks FX does not accept or pay in cash under any circumstances. The company reserves the right to suspend the operation of any client, which may be considered illegal or, in the opinion of the staff, related to money laundering.

COMPANY PROCEDURES

Gold Stocks FX will ensure that it deals with a real or legal person. Gold Stocks FX will also

perform all the necessary measures in accordance with the applicable laws and regulations issued by the monetary authorities. The AML policy is being implemented within CFD of Gold Stocks FX by the following means:

- ****Know Your Client (KYC) policy and due diligence****
- ****Monitoring customer activity****
- ****Registry maintenance****

Know Your Customer (KYC)

Due to the company's commitment to AML and KYC policies, each customer must complete a verification procedure. Before Gold Stocks FX initiates any cooperation with the client, the company ensures that satisfactory evidence is presented or other measures are taken that produce satisfactory proof of the identity of any client or counterparty. The company also applies increased scrutiny to clients who are residents of other countries identified by credible sources as having inadequate AML standards, posing a high risk of crime or corruption, or having beneficial owners whose funds are sourced from such countries.

Individual Clients

During the registration process, each client provides personal information, specifically: full name, birthdate, country of origin, and full residential address. The following documents are required to verify personal information:

A client submits the following documents (in case the documents are written in non-Latin characters: to avoid delays in the verification process, it is necessary to provide a notarized translation of the document in English) due to KYC requirements and to confirm the indicated information:

- Valid passport (showing the first page of the local or international passport, where the photo and signature are clearly visible); or
- Driving license with photograph; or
- National identity card (showing the front and back);
- Documents proving current permanent address (such as utility bills, bank statements, etc.) containing the customer's full name and place of residence. These documents should not be older than 3 months from the filing date.

Corporate Clients

If the applicant company is listed on a recognized or approved stock exchange or when there is independent evidence showing that the applicant is a wholly owned subsidiary or under the control of such a company, no further verification steps are normally required. For unlisted companies, or if none of the primary directors or shareholders already has an account with Gold Stocks FX, the following documentation must be provided:

- Certificate of incorporation or any national equivalent;
- Memorandum and Articles of Association and statutory declaration or any national equivalent;
- Certificate of good standing or other proof of the company's registered address;

- Resolution of the board of directors to open an account and grant authority to those who will operate it;
- Copies of powers of attorney or other authorities granted by the directors in relation to the company;
- Proof of the identity of the directors (in accordance with the individual identity verification rules described above);
- Proof of identity of the ultimate beneficial owner(s) or person(s) instructing the account signers (in accordance with the individual identity verification rules described above).

Tracking Customer Activity

In addition to collecting customer information, Gold Stocks FX continues to monitor the activity of each customer to identify and prevent any suspicious transactions. A suspicious transaction is any transaction inconsistent with the legitimate business of the customer or with the transaction history of the regular customer. By tracking customer activity, Gold Stocks FX has implemented a transaction monitoring system (both automated and, if necessary, manual) to prevent criminals from using the company's services.