



Finance Managers Co. Limited Anti-Money Laundering Policy



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Anti-Money Laundering Policy

Finance Managers Co. Limited actively complies with all anti-money laundering and anti-terrorism laws and regulations to the fullest extent that it can, under all applicable domestic and foreign laws. FMCL is committed to implementing single global standards shaped by the most effective anti-money laundering standards available in any location where Finance Managers Co. Limited operates.

Finance Managers Co. Limited has established an own Anti-Money Laundering Programme (“AML Programme”) for this purpose compliant with all jurisdictions and relevant legislative environment where Finance Managers Co. Limited conduct business endeavors. The objective of the AML Programme is to ensure that money laundering risks identified by Finance Managers Co. Limited are appropriately mitigated while our stringent due diligence policies and procedures are implemented to detect, prevent and report Money Laundering and any other suspicious activities. This is achieved by establishing Board-approved policies, principles and standards and implementing appropriate controls, to protect Finance Managers Co. Limited, its employees, shareholders and customers from any attempts of money laundering.

The AML Programme provides guidance to all Finance Managers Co. Limited employees, requiring them to conduct business in accordance with applicable AML laws, rules, and regulations.

Account Funding and Withdrawal Rules

Account Ownership:

FMCL will not accept any third party deposits or withdrawal requests. A third party is considered to be anyone who is not an owner of the account. For the purposes of a funding or withdrawal transaction, the name(s) on the FMCL trading account must be an exact match with the name(s) on the account of the other financial institution.

User Verification:

FMCL’s Customer Due Diligence program requires that we verify the source of our client’s funds. This is fundamental in complying with anti-money laundering laws and managing fraud risks.

Due to CFTC regulatory restrictions and in accordance with the Dodd-Frank Act, FINANCE MANAGERS CO. LIMITED CANNOT OPEN ACCOUNTS FOR RETAIL CUSTOMERS WITH RESIDENCE IN THE UNITED STATES*.

*A United States resident means any of the following: any natural person resident of the United States; any company, partnership, or other legal entity created or organised under the laws of any jurisdiction of the United States; a branch or agency of a foreign entity located in the United States; a trust of which the trustee is a United States resident; an estate of which a United States resident is the executor or administrator; or any account held for the benefit of a United States resident.

Supporting Documents:

FMCL will process your documents upon receiving a complete document package consisting of 3 elements:

(A). Identification Proof

Copy of Passport or National ID with both sides scanned. Visible and clear photo is required on the copy.

(B). Bank Cards Proof (only if credit/debit cards are used for remitting funds to FMCL)

A copy of all credit cards used to make a deposit; their front and back side. Please note that only the first six and the last four digits on the front of the credit card must be visible, along with the expiry date and full name. You are welcome to hide the rest of the numbers on the front and the CVV number on the back.

(C). Address Proof

Requirements may vary from country to country; in general we accept utility bills indicating the name and address, government issued documents such as driver's licenses, provided they include the address and bank statements with addresses on them.

(D). Optional – Completed and signed Assessment of Appropriateness

Documentation Upload

The most efficient option is to upload your documents via My Account, our secure online account management portal. Alternatively you may choose to email your documents on **customer@ubfx.co**

FAQ

How is Money Laundering Defined?

When criminals attempt to relocate their illicit funds by transferring them to a lawful financial system without arousing any legal attention, this constitutes Money Laundering.

Once a criminal or terrorist person(s) transfers their funds into legitimate financial systems, they can then transfer them between banks or financial products to use in illegal activities, purchase goods and services, or even fund terrorism.

FMCL will report any attempt by an individual or business to conceal the origin and ownership of the proceeds of illegal activities, including fraud, theft, illegal gambling, drug trafficking, and other activities.

Do I Need to Prove My Identity Before Opening a Forex Trading Account?

To prevent Money Laundering, FMCL requests that all of our customers provide supporting documentation for proof of identity and the origin of their funds before trading Forex with us. We place great emphasis on verifying the identity of our customers and determining that their funds are derived from a legal origin before opening an FX trading account or making a deposit. As part of this policy, you will be required to provide legal documentation to verify your name, personal details and location.