

## **AML POLICY**

INVEST GROUP LLC maintains a policy of zero tolerance regarding money laundering and actively helps combat money laundering. At the moment, INVEST GROUP LLC supports the policy that does not allow the clients to launder money. Under this policy, the company strictly follows the rules:

- ensure reliable identification of each client
- record identification information
- identify among clients those people who have ever been suspected of connections to terrorism and illegal financial transactions
- inform clients that the information they provide to the company can be used to verify their identity
- closely monitor the client's money transactions
- not accept cash, remittances, transactions from third parties, transfers of exchange offices or Western Union transfers.

Money laundering occurs when funds from illegal or criminal activities move through the financial system in a way that looks like they come from legitimate sources.

### **MONEY LAUNDERING USUALLY TAKES PLACE IN THREE STAGES:**

- Firstly, cash or cash equivalents are placed in the financial system
- Secondly, money is transferred to other accounts (for example, futures accounts) through a series of financial transactions designed to smooth out the origin of money (for example, performing transactions with little or no financial risk or transferring balances on accounts to other accounts)
- Finally, the funds are reintroduced into circulation as received from legitimate sources (for example, closing a futures account and transferring funds to a bank account).

Trading accounts of a brokerage company is the best way that can be used to launder illegal funds or hide the information about the true owner of the funds. In particular, a trading account can be used to perform financial transactions that help to hide the source of income. INVEST GROUP LLC sends money back to the original source of remittances as a preventive measure. Organizations involved in combating money laundering at the international level require financial services companies to be aware of possible money laundering abuses that may arise on the client's trading account and implement a prevention program to detect, deter and report on potential suspicious activities. INVEST GROUP LLC fully complies with the

recommendations of international organizations to counteract illegal financial flows to protect the company and its clients. In case you have any questions or comments on the company's policy with regard to combating money laundering, please contact us via e-mail at [support@fina.business](mailto:support@fina.business).

