

Global Compliance Report

Annual Regulatory Adherence & Risk Control Review

Purpose

This report provides a comprehensive overview of Global Dot Bank's adherence to international compliance, ethical standards, and risk controls.

Key Highlights

- Regulatory Scope:** Covers all Group entities across banking, payments, merchant services, and treasury operations
- Compliance Risk Assessment:** Conducted annually to identify, assess, and mitigate emerging legal and regulatory risks
- FATCA / CRS Alignment:** Fully compliant with FATCA and the OECD Common Reporting Standard for automatic exchange of information
- Sanctions Compliance:** Strict screening against OFAC, UN, EU, and other international sanctions lists
- Audit and Validation:** Third-party validation using ISO 19600 and ISO 37001 frameworks

Training & Certification

- Mandatory annual compliance training for all employees, covering AML/CFT, data protection, conduct, and whistleblowing
- Compliance staff certified under ACAMS or equivalent global compliance bodies
- 100% completion rate achieved in 2024

Key Compliance Metrics (2024)

Category	Compliance Rate	Independent Validation
AML & CTF	100%	Annual external audit
Data Privacy	99.8%	ISO 27001 assessment
Transaction Monitoring	100%	Internal audit quarterly
Conduct & Ethics	100%	Continuous supervision

2024 Compliance Achievements

- Zero material regulatory breaches
- 847 transactions flagged and reviewed through enhanced monitoring
- 12 Suspicious Activity Reports (SARs) filed with relevant authorities
- Enhanced due diligence procedures implemented for high-risk jurisdictions

- Real-time sanctions screening upgraded with AI-assisted pattern recognition

Forward-Looking Commitments

GDB will continue to invest in compliance technology, staff training, and regulatory engagement to maintain its position as a leader in digital banking compliance. Upcoming initiatives include blockchain-based audit trails and enhanced customer due diligence automation.