

Regulatory Readiness & Institutional Approval Framework

Licensing, Compliance & Global Expansion Readiness

CONFIDENTIALITY NOTICE

This document contains regulatory strategy, licensing roadmaps, and institutional readiness assessments. Distribution is restricted to Board, CEO, CFO, CRO, CCO, and strategic planning team only.

1. Transparency & Public Reporting

1.1 Annual Public Disclosures

- **Annual Global Compliance Report:** Publicly accessible via Help Center
- **Corporate Governance Report:** Board structure, policies, and effectiveness
- **Investor Relations Disclosure Pack:** Financial performance and strategic outlook

1.2 Quarterly Transparency Summary

Published for regulators and institutional partners, covering key metrics, material incidents, regulatory changes, and compliance status updates.

2. Pre-Regulatory Certification

Before applying for international banking licenses, Global Dot Bank completes comprehensive external validation and certification to demonstrate readiness.

Certification Area	Requirement	Status
Financial Systems Audit	External Big Four audit certification	Target: Q4 2025
Capital Adequacy	Basel III Tier 1 ratio "e 100%	Current: 12.8%
Liquidity Ratios	LCR "e 100%, NSFR "e 100%	Current: LCR 115%, NSFR 108%
Data Security	GDPR, PDPA, CCPA compliance validation	Target: Q1 2026
Cyber Resilience	Independent penetration test & stress test	Target: Q2 2026
ISO Certifications	ISO 27001, 22301, 9001	Target: Q2-Q3 2026

3. Regulatory Benchmark Alignment

Global Dot Bank's governance and audit framework is benchmarked to leading global regulators to ensure readiness for multi-jurisdictional licensing.

Regulator	Jurisdiction	Key Requirements Addressed
MAS	Singapore	Capital, governance, risk, tech resilience
FCA	United Kingdom	Consumer duty, financial crime, operational resilience
HKMA	Hong Kong	Capital adequacy, AML/CFT, cybersecurity
ECB	European Union	CRD, GDPR, PSD2 compliance
Federal Reserve	United States	CCAR, stress testing, BSA/AML

4. Institutional Approvals in Preparation

4.1 Target Licenses & Certifications

- Global Payment & Settlement License (Singapore & Hong Kong)
- Cross-Border Virtual Account Licensing (UK, EU)
- Custody & Trust Certification (Switzerland)
- Data & Cyber Trustmark Accreditation (Singapore IMDA)
- E-Money Institution License (UK FCA)

4.2 Application Readiness Timeline

License Type	Target Application	Expected Approval
Singapore MPI (Major Payment Institution)	Q1 2026	Q3 2026
Hong Kong SVF License	Q2 2026	Q4 2026
UK EMI License	Q2 2026	Q1 2027
Swiss Financial Institution License	Q3 2026	Q2 2027

5. Pre-Application Requirements

- Comprehensive business plan and financial projections (5-year)
- Detailed risk management framework and policies

- Technology architecture and cybersecurity documentation
- AML/CTF program and compliance manual
- Board and senior management fit & proper assessments
- Capital adequacy and liquidity stress test results
- External audit reports and certifications
- Business continuity and disaster recovery plans

6. Ongoing Regulatory Engagement

- Proactive dialogue with target regulators
- Participation in regulatory sandbox programs where available
- Consultation on draft regulations and industry standards
- Membership in banking associations and industry groups
- Regular regulatory intelligence monitoring and adaptation

Regulatory Readiness Statement

Through multi-layered audit mechanisms, transparent governance, and proactive certification readiness, Global Dot Bank positions itself as a next-generation global financial institution — one that is institutionally mature, regulator-ready, and technologically ahead of traditional banking models.