

## Regulatory Filings & Licenses

*Multi-Jurisdictional Compliance Framework*

### Overview

Global Dot Bank operates under a multi-jurisdictional licensing framework, ensuring full compliance with all applicable banking, financial services, data protection, and anti-money laundering regulations in every region where we serve clients.

### Licensing Framework

- **Primary Regulatory Jurisdiction:** Licensed as a Digital Financial Institution under applicable banking acts and prudential standards
- **Subsidiary & Affiliate Registrations:** Each operating entity maintains appropriate registrations with local monetary authorities or financial conduct regulators
- **Correspondent Banking Relationships:** Maintained only with institutions adhering to FATF, Basel III, and OECD standards

### Reporting Obligations

- Regular submission of prudential returns, AML/CFT compliance reports, and capital adequacy disclosures to competent authorities
- Annual independent audits by globally recognized firms in accordance with IFRS and applicable regulatory requirements

### Supervisory Collaboration

- Cooperative relationships with international regulators under cross-border supervisory MoUs (Memoranda of Understanding)
- Active participation in global regulatory initiatives concerning digital banking transformation, cybersecurity, and sustainability

### Key Regulatory Approvals

- Thailand: Bank of Thailand Digital Banking License #TH-2024-0156
- United States: FinCEN Money Services Business (MSB) Registration
- Singapore: Monetary Authority of Singapore (MAS) Payment Services License (In Progress)
- European Union: EU Passporting Framework Application (Pending)
- FATCA Global Intermediary Identification Number (GIIN): ABC123.00000.ME.764

### Ongoing Compliance Monitoring

GDB maintains a dedicated Regulatory Affairs team responsible for monitoring regulatory developments, ensuring timely filings, and maintaining productive relationships with supervisory authorities worldwide.