

Anti-Money Laundering Policy

Money laundering is the act of engaging in financial transactions that convert money obtained from illegal activities into money that appears to have been obtained through legal means. The purpose of this law is to hide the illegal identity of any monetary product, including cash amounts. As such, it is illegal under national and international law to knowingly or recklessly engage in any activity involving illegally acquired capital by Union MK Limited and its employees.

General provisions

This document describes the anti-money laundering policy of Union MK Limited (the company) and its involvement in the detection and prevention of all activities related to money laundering, the financing of terrorism and the potential use of the company's products and services for the purposes of financing.

. – Laundry (hereinafter AML Policy).

Criminal Proceeds Laundering – The act of converting funds derived from criminal activity or other cash and credit instruments into seemingly legitimate funds or investments so that their illegal sources cannot be traced. National and international laws that apply to companies that allow their customers to deposit and withdraw funds from their accounts make it illegal for the company's partners to knowingly conduct or engage in financial transactions with criminalized fiat funds.

The purpose of anti-money laundering procedures is to ensure that customers engaging in financial transactions with the participation of company sites are identified on a reasonable basis with the minimum set of identity data for law-abiding customers. The company has developed anti-money laundering and anti-terrorism financing in accordance with international legal requirements. The company carefully monitors suspicious behavior and transactions and reports such behavior to the appropriate authorities in a timely manner.

To minimize the risk of money laundering and terrorist financing, the company does not accept cash for deposits and under no circumstances will it pay in cash. The Company reserves the right to waive transaction processing at any stage if it determines that the transaction is related to money laundering or criminal activity. Under international law, the Company does not have the authority to inform the customer that the customer's criminal activity has been reported to the relevant authorities.

ID

The minimum required identity data set required to open a real trading account is:

- full name (last name, first name and patronymic name)
- Registration and financial email;
- The customer's residence or business address
- Phone number.

To enforce anti-money laundering laws, companies may require customers to present two documents confirming their identity.

The first document a company may request is an unexpired photo ID of the customer issued by the competent government. This can be a passport, driver's license (for countries where a driver's license is the default identification), or local identification (except for in-house access cards).

Other documents that the company may request are invoices less than three months old that include the customer's full name and physical address.

It could be a bill for housing services, a bank statement, or other document confirming the customer's address. In some cases, the company may require the customer to present a notarized copy of the document.

Documents written in languages other than English must be translated into English by an sworn translator.

Translations must be typed and signed by the translator and sent along with a copy of the original document with a clear picture of the client.

Account Deposit, Withdrawal.

During the replenishment operation, the company requires that the sender's name completely match the name specified at the time of account registration. (if the payment system provides the sender's name). Acceptance of payments from third parties is prohibited.

Companies generally reserve the right to require strict adherence to agreed upon replenishment and withdrawal procedures. Money can be withdrawn to the same account in the same way the replenishment was done. While withdrawing funds, the name of the recipient must strictly match the name of the customer in the company database.

If the replenishment was carried out via bank transfer, funds may only be withdrawn via bank transfer to the same bank and account where the replenishment was made. If the replenishment was carried out through an electronic payment system, funds can be withdrawn through the same system and electronic payment to the account on which the replenishment was carried out.

The Company, in its sole discretion, declares that the transfer of funds from the Company's clients is permitted only if the Company intends to operate a transaction to make a profit within the scope of the services provided by the Company in order to comply with the Anti-Money Laundering Policy.

If the Company has sufficient reason to believe that the Account Holder is using the transfer of funds for a purpose other than the services provided by the Company, in violation of laws and/or the Company's Anti-Money Laundering Policy, the Company shall provide a transaction for carrying out a transaction on this Personal Account, account and the customer's personal account (Trader's Room).

If you have any further questions, please email amlpolicy@unionmks.com.

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