

ANTI-MONEY LAUNDERING ('AML') AND KNOW-YOUR-CLIENT ('KYC') POLICY

To comply with the **ANTI-MONEY LAUNDERING LAW, 2014**, issued by the **Anjouan Offshore Finance Authority**, along with its amendments and applicable regulations, we may require information from you periodically. These requirements align with guidelines established by the **Anjouan Offshore Finance Authority**.

By signing or submitting an application form, opening an account, or conducting transactions with us, you agree to provide all necessary information and assistance to ensure compliance with AML/CTF laws.

AL Royal Brokers FX strictly adheres to anti-money laundering (AML) and counter-terrorism financing (CTF) policies. We require full compliance from our employees and take all necessary measures to detect and prevent financial crimes. Our internal policies align with international standards.

KYC Requirements for Natural Persons

Before a trading account can be opened, **AL Royal Brokers FX** must approve and accept each applicant.

For individual customers, the following information must be collected:

1. **Full Name**
2. **Residential Address, City Code, and Telephone Number**
3. **Business Address** (if applicable)
4. **Date and Place of Birth**

Identity Verification

Customer identity must be verified using reliable, independent sources or other sources deemed acceptable by **AL Royal Brokers FX**.

To confirm identity, customers must provide **one** of the following:

- **Valid Passport**

- **National ID Card**
- **Current Photocard Driving License**

The submitted document must contain a clear photograph of the customer.

Residential Address and Financial Verification

To verify a customer's **current residential address**, one of the following documents is required:

- **Recent Utility Bill**
- **Recent Bank Statement**
- **Recent Credit Card Statement (Monthly)**
- **Tax Identification Number, Social Security Number, or Government Service and Insurance System Number**

The utility bill, bank statement, and credit card statement must not be older than 3 months from the filing date.

KYC Requirements for Legal Entities

When the customer is a legal entity, **AL Royal Brokers FX** will take reasonable measures to verify the entity's identity through the following:

1. General Company Information

- Name, legal form, and proof of existence
- The powers regulating and binding the entity, including the names of senior management
- Registered office address and, if different, principal place of business

2. Authorized Representatives

- Verification of any individual acting on behalf of the entity
- Identification and verification of that individual

3. Beneficial Ownership Verification

AL Royal Brokers FX will take risk-sensitive measures to verify the **beneficial owner(s)**, including:

- The natural person who ultimately holds controlling ownership interest
 - Any natural person exercising control through other means
 - Any natural person holding a senior management position
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Required Documentation for Legal Entities

For legal entities, the following documents must be provided:

1. Proof of Business Registration

- Certified Articles of Incorporation
- Government-issued Business License
- Partnership Agreement or Trust Instrument

2. Company Structure & Governance

- Copies of By-Laws and the latest General Information Sheet listing directors, partners, principal stockholders, and secondary licenses

3. Business Address Verification

- Principal Place of Business
- Proof of Business Address (Utility Bill, Lease Agreement, etc.)

4. Ownership Confirmation

- Certificate of Directors
- Certificate of Shareholders
- Certificate of Registered Office
- If unavailable, Certificate of Incumbency (including number of issued shares, registered address, and list of directors and shareholders)

Additional KYC Requirements for Legal Entities

6. **Identification of Directors and Shareholders** (holding more than 10% ownership):
 - Copies of passports or national identity cards
7. **Address Verification for Directors and Shareholders** (holding more than 10% ownership):
 - Copies of a recent utility bill or bank statement (not older than 3 months)

Where applicable, **AL Royal Brokers FX** may request additional information about the legal person to ensure compliance with **AML/CFT laws**.

Approval Process

To mitigate the risk of **money laundering and terrorist financing**, **AL Royal Brokers FX**:

- **Does not accept cash deposits or process cash withdrawals** under any circumstances.
- **Reserves the right to reject any transaction** if there is reason to believe it is connected to criminal activity.
- **Is prohibited from informing customers** if they have been reported for suspicious activity.

An account **will not be opened** without the required identification documentation. If a customer:

- Fails to present a **valid government-issued ID/passport**, or
- Provides unverifiable documents, or
- Refuses to submit the requested identification documents,