

# ANTI-MONEY LAUNDERING POLICY

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Emergo Wealth Ltd applies an Anti-Money Laundering (AML) Policy and AML procedures which have been approved by its Board of Directors and adheres to the relevant applicable Legislation and the Guidance notes of the Cyprus Securities and Exchange Commission (CySEC). The Anti-Money Laundering and Compliance policies are binding for Emergo Wealth and all affiliated entities. The Prevention and Suppression of Money Laundering Activities Cyprus Law (N. 188(1) 2007) enacted in 2007, unified, revised and replaced the Prevention and Suppression of Money Laundering Activities Cyprus Law of 1996-2004, and is also harmonized with the third directive of the European Union in relation to the prevention of the use of the financial system for the purpose of money laundering and terrorist financing (directive 2005/60/EK). The law defines and criminalises the laundering of proceeds generated from all serious offenses and provides for their confiscation. The Law places special responsibilities upon Financial Institutions, which are required among others to adhere and implement prescribed procedures for customer identification, record keeping and internal reporting, as well as to ensure that all employees are aware of their obligations under the Law and receive adequate training designed to assist them in recognizing and reporting suspicious Money Laundering transactions.

Emergo Wealth adheres strictly to these requirements and complies fully with the provisions of the Law. It gives special emphasis on the “Know Your Customer” (KYC) principles, and the due diligence concept which form the core part of its Anti-Money Laundering policy and has appointed an Anti- Money Laundering Compliance Officer, responsible for the implementation, coordination and overseeing of the Bank’s Anti-Money Laundering policy. Suspicious transactions are thoroughly checked and reported to the appropriate Combating Unit for Money Laundering of the local authorities where appropriate.

Furthermore Emergo Wealth has an ongoing training program and maintains training records for all employees at all levels with special attention to those engaged in activities such as, client account opening and clients’ funds deposits. To prevent Money Laundering, Emergo Wealth requests that all of prospective clients provide supporting documentation for proof of identity and the origin of their funds. We place great emphasis on verifying the identity of our customers and determining that their funds are derived from a legal origin. As part of this policy, clients will be required to provide, among others, legal documentation to verify their name, personal details and location.

If you have any questions regarding our AML Policy, please contact our Compliance Department at [compliance@emergowealth.net](mailto:compliance@emergowealth.net) or +357 22 449122. (Mon – Fri, 08:00 – 17:00 Cyprus Time).