

Anti-Money Laundering (AML) Policy

1. Introduction

Expert-B LTD, the owner of b-investor.com, is dedicated to maintaining the highest standards of anti-money laundering (AML) and counter-terrorist financing (CTF). This policy outlines the Company's measures to detect, prevent, and report money laundering and terrorist financing activities, ensuring compliance with international laws and regulations.

Key Aspects:

- **Commitment to Compliance:** Demonstrates the Company's dedication to adhering to global AML/CTF standards.
- **Scope:** Applies to all business activities and customer interactions.

2. Objectives

Objectives Include:

- **Prevention:** Ensuring the Company is not used for money laundering or terrorist financing.
- **Compliance:** Adhering to all relevant AML/CTF legislation and guidelines.
- **Customer Due Diligence (CDD):** Implementing robust procedures.
- **Reporting:** Ensuring timely reporting of suspicious activities.

3. Regulatory Framework

Expert-B LTD complies with several key international frameworks and regulations, including:

- **FATF Recommendations:** Setting global standards for AML/CTF measures.
- **EU Directives:** Harmonizing AML/CTF regulations across Europe.
- **UN Convention:** Addressing international drug trafficking and money laundering.
- **BCBS Guidelines:** Ensuring sound banking practices to prevent financial crimes.

Key Aspects:

- **Comprehensive Compliance:** Ensuring adherence to a wide range of international standards.
- **Regular Updates:** Keeping the policy aligned with evolving laws and regulations.

4. Customer Due Diligence (CDD)

4.1. Identification and Verification

Measures Include:

- **Collecting Information:** Personal details such as name, date of birth, address, and identification number.
- **Verification:** Using reliable, independent sources (e.g., passport, national ID card, utility bill).

4.2. Enhanced Due Diligence (EDD)

Additional Measures for High-Risk Customers:

- **Gathering More Information:** Source of funds, employment details, etc.
- **Increased Monitoring:** More frequent and thorough transaction reviews.
- **Senior Management Approval:** For high-risk relationships.

Key Aspects:

- **Risk-Based Approach:** Differentiating between standard and enhanced due diligence based on risk assessment.
- **Detailed Procedures:** Ensuring thorough verification processes.

5. Ongoing Monitoring

Procedures Include:

- **Continuous Transaction Monitoring:** Ensuring activities match customer profiles.
- **Automated Systems:** Using technology to flag suspicious transactions.
- **Periodic Audits:** Regular reviews of AML/CTF processes.

Key Aspects:

- **Proactive Monitoring:** Continuously assessing customer activities.
- **Technology Integration:** Utilizing automated tools for efficiency.

6. Reporting Suspicious Activity

6.1. Internal Reporting

Employee Obligations:

- **Immediate Reporting:** Promptly reporting suspicious activities to the AML Compliance Officer.
- **Detailed Reports:** Including customer identity, activity details, and relevant documentation.

6.2. External Reporting

Compliance Officer Responsibilities:

- **Filing SARs:** Submitting Suspicious Activity Reports to regulatory authorities promptly.

Key Aspects:

- **Clear Reporting Lines:** Ensuring employees know how and when to report.
- **Regulatory Compliance:** Meeting legal requirements for reporting suspicious activities.

7. Record Keeping

Requirements Include:

- **Comprehensive Records:** Maintaining customer identification, transaction records, and AML documentation.
- **Retention Period:** Keeping records for a minimum of five years.

Key Aspects:

- **Accessibility:** Ensuring records are readily available for regulatory review.
- **Long-Term Retention:** Complying with international record-keeping standards.

8. Employee Training

Training Program Includes:

- **AML/CTF Compliance Importance:** Educating employees on the significance of AML/CTF measures.
- **Identifying Suspicious Activity:** Training on how to recognize and report suspicious activities.
- **Regulation Updates:** Keeping employees informed about current AML/CTF regulations and best practices.

Key Aspects:

- **Ongoing Education:** Regular training to keep employees updated.
- **Practical Training:** Providing real-world scenarios and examples.

9. Risk Assessment

Procedures Include:

- **Regular Assessments:** Identifying and mitigating potential AML/CTF risks.
- **Evaluation Criteria:** Types of products, customer base, geographic locations, and transaction channels.

Key Aspects:

- **Comprehensive Risk Evaluation:** Assessing all aspects of business operations.
- **Proactive Mitigation:** Addressing identified risks promptly.

10. Compliance Officer

Responsibilities Include:

- **Policy Oversight:** Ensuring effective implementation and maintenance of the AML policy.
- **Policy Updates:** Reviewing and updating the AML policy as needed.
- **Training Programs:** Conducting regular AML/CTF training.
- **Regulatory Liaison:** Communicating with regulatory authorities regarding AML/CTF matters.

Key Aspects:

- **Dedicated Oversight:** Appointing a dedicated officer for AML/CTF compliance.
- **Regular Updates:** Ensuring the policy evolves with changing regulations.

11. Review and Update of Policy

Procedures Include:

- **Annual Reviews:** Regularly reviewing and updating the AML policy.
- **Regulatory Alignment:** Ensuring the policy aligns with current legal and regulatory requirements.

Key Aspects:

- **Continuous Improvement:** Keeping the policy relevant and effective.
- **Regulatory Compliance:** Staying aligned with legal obligations.

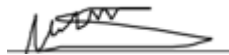
12. Conclusion

Expert-B LTD, through its platform b-investor.com, is committed to maintaining a robust AML/CTF compliance program. By rigorously implementing this policy, the Company aims to safeguard its operations and contribute to the global fight against money laundering and terrorist financing.

Approved by:

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Owner & Director



Analysis:

- **Comprehensive Scope:** The policy covers all necessary areas of AML/CTF compliance, including CDD, EDD, ongoing monitoring, reporting, record-keeping, training, risk assessment, and the role of the compliance officer.
- **Alignment with International Standards:** Adheres to key international AML/CTF regulations and guidelines, ensuring a globally compliant framework.
- **Risk-Based Approach:** Implements a risk-based strategy for customer due diligence, enhancing measures for higher-risk situations.
- **Proactive Monitoring and Reporting:** Utilizes technology for ongoing monitoring and has clear procedures for internal and external reporting of suspicious activities.
- **Employee Training and Awareness:** Emphasizes the importance of regular training and updates for employees, ensuring they are well-equipped to recognize and report suspicious activities.
- **Continuous Improvement:** Includes procedures for regular review and updates to the policy, ensuring it remains effective and compliant with evolving regulations.