

#### ANTI-MONEY LAUNDERING (AML) AND KNOW-YOUR-CUSTOMER (KYC) POLICY

The B-I-G.PRO AML Policy is designed to prevent money laundering by meeting the AML legislation obligations including the need to have adequate systems and controls to mitigate the risk of being used to facilitate financial crime.

B-I-G.PRO insists on a comprehensive and thorough KYC and AML compliance framework. This includes monitoring of suspicious transactions and obligatory reporting to local regulators and other compliance bodies.

B-I-G.PRO reserves the right to refuse registration to persons from jurisdictions that do not meet international AML standards.

B-I-G.PRO reserves the right to carry out customer diligence verification of its users and their transactions. Enhanced customer review will be carried out periodically as part of our ongoing risk assessment. In addition to this, any attempt to abuse B-I-G.PRO or its platform will result in immediate account suspension and reporting violations to respective authorities.

The B-I-G.PRO AML and KYC policies are as follows:

- \* Transactions conducted via the Embily Payment Platform will be subject to AML transaction monitoring.
- \* Identity and proof of address documents and transaction records will be maintained for at least five years and will be submitted to regulators as required without prior notification to registered users.
- \* B-I-G.PRO may at any time without liability and without disclosing any reason, suspend the operation of your account. B-I-G.PRO shall notify you after exercising its rights under this clause.

Registered members will be required to verify their identity in line with the B-I-G.PRO KYC policy. This includes submission of both government ID and proof of address. Valid ID includes a passport, national card, or driving license. Valid proof of address includes utility and rates bills not older than 3 months. Other forms of ID and address verification will not be accepted. Your account will be unverified until account validation has been completed.

#### OBLIGATIONS TO USERS

By using the Embily Payment Platform services I hereby confirm that I am the actual owner (beneficiary) of funds.

By using the Embily Payment Platform services I hereby confirm that I undertake all operations on my behalf and I am not authorized by any other person to undertake operations on his/her/its behalf. Otherwise I will inform the Embily Payment Platform about this situation by written notice to e-mail [compliance@b-i-g.pro](mailto:compliance@b-i-g.pro).