

AML POLICY

THE COMPANY'S POLICY ON COUNTERING LEGALIZATION OF OBTAINED BY CRIMINAL MEANS (AML)

Company World Smart Solutions Ltd. undertakes to comply with the laws on countering the legalization of funds obtained by criminal means (hereinafter, AML Policy), and the financing of terrorism (The Anti-Money Laundering and Combating Financial Terrorism). In order to help the state authorities to fight money laundering and terrorism financing, all financial institutions are required to collect, verify and store data identifying the account holder. And for this purpose the company World Smart Solutions Ltd. has developed the internal policy of countering the terrorism financing and legalization of funds obtained by crime. AML Policy of the company World Smart Solutions Ltd. is based on risk analysis and designed to solve these problems. First - the identification and counteraction of the obtained by criminal means funds legalization and the terrorism financing. Second - raising the final consumer's trust in the financial system. And, the third - to maintain and strengthen the World Smart Solutions Ltd. Company's reputation at the international level, through the application of the recommendations of the International Organization for combating illicit funds (if necessary).

WHEN REGISTER AN ACCOUNT IN THE WORLD SMART SOLUTIONS LTD. COMPANY, THE CLIENT ACCEPTS THE FOLLOWING OBLIGATIONS:

- client agrees to comply with all applicable laws to counteract legalization of proceeds of crime, including, but not limited to the Act of AML / CTF, follow all the related rules and regulations (if necessary);
- client acknowledges that he has no information or suspicions about the means used to refill in the past, present or future, are obtained from illegal sources or have any relation to the legalization of proceeds of crime or other illegal activity prohibited by applicable law or regulations of any international organizations;
- client acknowledges that he has no information or suspicions about that profits earned from investments will be used to finance illegal activities;
- client agrees to immediately provide any information that the company World Smart Solutions Ltd. deems necessary to comply with the request by the applicable laws and regulatory requirements in respect of counteracting the legalization of funds obtained by illegal means.

In accordance with the AML Policy, the World Smart Solutions Ltd. company will conduct initial and ongoing verification of the identity of clients in accordance with the level of potential risk associated with each client. The World Smart Solutions Ltd. company will require each client to provide minimum information to confirm the identity of the client. The World Smart Solutions Ltd. company will retain the information indicating the methods and results of identification. The World Smart Solutions Ltd. company will inform the client about the discovery of any discrepancy or suspicion in the identification of the client. The minimum set of identification data comprises:

- The full name of the client;
- The date of birth of the client;
- The nationality of the client;

- The address of the permanent residence of the client;
- Identification number of the customer;
- Kind of professional activity of the client.

To confirm and authenticate the above data, the World Smart Solutions Ltd. company may require the client of the following data:

- A valid passport of the client;
- Identification of the national sample of the client (driver's license, military ID, etc.);
- A document certifying permanent residence address of the client in a given time (bill payment for utilities, statement of bank account, etc.)

INFORMATION ABOUT THE TRANSFER OF FUNDS WITHIN THE WORLD SMART SOLUTIONS LTD.

World Smart Solutions Ltd. hereby declares that, in order to manage the risks associated with countering money laundering, proceeds of crime, and the fight against terrorism, internal transfers of funds between the customers of the company are permitted solely by the purpose of trading. Such methods can be specified by World Smart Solutions Ltd. as trade and aimed at profit through speculative activities in the Over the Counter currency markets FOREX.

World Smart Solutions Ltd. monitors and analyzes the trading activity of each client. In case the company will have sufficient reasons to believe that internal transfers of funds used by the account holder are violation of legislation and / or internal policy of the World Smart Solutions Ltd. on countering money laundering proceeds of crime and the fight against terrorism, and / or for purposes other than those as defined above, the company reserves the right to suspend the trading account, and to prohibit any conduct operations in such account, including the withdrawal of funds.

Based on the provisions set forth above, World Smart Solutions Ltd. has the right to conduct an internal audit in respect of suspicious accounts, the duration of which is not less than 180 days. World Smart Solutions Ltd. also has the right to notify the appropriate government and other interested bodies in detected cases of illegal or inappropriate use of internal remittances.