



AML POLICY

1. Introduction

Financial Institutions are required to fully commit to the highest standards of the Anti-Money Laundering (AML) compliance. The purpose of such policy is to help identify and report any questionable activities such as securities fraud, market manipulation and any other ground violations to money laundering and terrorist financing.

In accordance with the financial rules and regulations, FSMSmart will be gathering and authenticating the personal identification documents of all our clients. The Company monitors and records tracks of all the transactions that are processed and made by our clients.

2. Scope

2.1. Anti-Money Laundering policy applies to the entire FSMSmart executives, employees, and products and services provided by the firm.

2.2. The corporate units under FSMSmart will all collaborate to produce a consistent effort in the prevention of money laundering. Every business division and setting have executed risk-based measures judiciously estimated to avert, identify, and instigate the reporting of relations mandatory under the International Anti-Money Laundering law.

2.3. All of the transactions made will be recorded and documented in accordance with the Anti-Money Laundering law. The AML Compliance Committee is accountable for creating Suspicious Activity Reports (“SARs”) or any other obligatory writing to any of the legal administration or regulatory organizations.

3. Judicial

3.1. In order to prevent any money laundering activities, FSMSmart will be completely watchful on such practices. The company will be vigilant to further reduce and control risks that can affect the firm’s operations. FSMSmart will also combat any form of terrorism funding as it is against such law.

Additionally, FSMSmart is committed to its public responsibility to avoid serious delinquency and not to permit its structures to be mistreated in the continuance of these offenses.

3.2. FSMSmart will remain updated with any national and global news on initiatives to further prevent money laundering and the terrorism financing. The company will stay committed to the protection of its organizational operations, personal records, and any form of documents confidential in nature. Whichever form of money laundering threat, financing of terrorism, and any other illegal actions will face legal proceedings.

3.3. The policies, procedures and internal management of the company are planned to ensure compliance with all appropriate laws, guidelines, directives, and regulations applicable to the operations of the Company and will be updated or revised on a systematic.

4. Client Information

4.1. The Company will not allow any Client who provides false information. If the given information is proven to have a history with money-laundering issues, FSMNews has the rights to not acknowledge such information and perform legal acts against the Client.

4.2. In order to make a successful transaction under FSMSmart, the following information will be needed for all working accounts: Name, Date of Birth, Complete Address, Passport Number and Country of Issuance.

4.3. When performing an action such as depositing money, the Client should be able to present THE information matching the recorded data. The Company has the rights to cancel or suspend any transaction if any form of information inconsistency is identified.

4.4. FSMSmart prohibits any third-party individuals in lieu of the Client. As for third party-checks, the Company will have to evaluate all given information by the Client before validating it. If the check failed to pass all evaluations, the Company has the rights to consider it invalid.

5. Authorities

5.1. As the laws necessitate from any financial institutions, FSMSmart implemented a compliance system which includes the employment of a compliance officer, research of policies and procedures, regular evaluation of their efficiency, and constant amenability preparation of the Company's workforces.

5.2. Any officer or worker who fails to conform to the policies and procedures of FSMSmart on money laundering shall face legal disciplinary action which can lead to employee-termination. Furthermore, such failure may expose the person to public and legal consequences under the Act.

