QBM QUBEMARKETS

# Anti-Money Laundering & Counter-Terrorist Financing QubeMarkets

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**Anti-Money Laundering & Counter-Terrorist Financing**

1. **Definition of Money Laundering and Terrorist Financing**

   Money laundering is the process of concealing the illicit origin of funds or other assets derived from criminal activity, making them appear legitimate. Terrorist financing involves the provision, collection, or movement of funds, or the rendering of financial services, knowing that such funds are intended to be used in whole or in part for the planning, facilitation, or execution of terrorist acts, or for supporting terrorist organizations.

   Individuals and entities engaged in criminal activities may attempt to legitimize unlawfully obtained funds through various means, including identity theft and fraudulent use of personal data. This poses risks not only to the financial system but also to innocent individuals whose personal information may be misused.

2. **Legal and Regulatory Framework**

   In accordance with relevant anti-money laundering and counter-terrorist financing legislation and international standards, financial institutions and organizations conducting financial operations are required to:

   - Implement effective systems and controls to prevent money laundering and terrorist financing;
   - Verify the identity of their clients (Know Your Customer / KYC);
   - Monitor transactions and report suspicious activities to competent authorities.

   Qube fully complies with the relevant laws and regulations, and implements measures consistent with global standards to ensure the integrity of the financial system.

3. **Client Identity Verification Procedure**

   To comply with relevant laws and regulations, Qube conducts verification procedure on its clients. This procedure may include:

   - Verification of identity and address through government-issued identification documents and supporting records;
   - Collection of additional information when higher-risk factors are identified;
   - Ongoing monitoring of transactions and account activity to detect unusual or suspicious behavior.

Identity verification is required at onboarding (account registration), before the execution of certain non-trading operations, and as part of periodic reviews. Depending on the complexity of verification, this process may take several business days to complete.

4. **Privacy and Data Protection**
   All personal data collected during the verification process is handled in accordance with our Privacy Policy and applicable data protection laws.

   Please note: The purpose of identity verification is solely to comply with relevant laws and to protect our clients and the integrity of the financial system. It does not imply that any client is suspected of unlawful activity.

   Your cooperation with these procedures is essential to help us and regulators combat money laundering and terrorist financing effectively.