

# AML & Identity Verification Policy

This Anti-Money Laundering ('AML') Policy and Identity Verification Policy (collectively the 'AML Policy') is designed to stipulate the commitment of trade.io Technologies Ltd (the 'Company') and its affiliated companies to detect, prevent and report attempts to use its financial services platform (the 'Services') to illegally launder money, to finance illegal activities such as terrorism and drug trafficking, or to commit fraud. Money laundering is defined as the process where the identity of the proceeds of crime are so disguised that it gives the appearance of legitimate income. Criminals are known to specifically target financial services firms through which they attempt to launder criminal proceeds without the firm's knowledge or suspicions. Trade.io Technologies Ltd is a company with limited liability, incorporated under the laws of the Hong Kong.

The Company, and trade.io Technologies Limited, and trade.io Financial Ltd. [CL1] (collectively the "Group Companies") offer the Services through its platform, that allows people to buy and sell math-based currencies such as bitcoins. The Group Companies do not keep or manage Bitcoin wallets and/or fiat money deposits. The Group Companies recognize that decentralized and distributed digital currency and payment systems in which payments are processed and secured by advanced cryptography and distributed computing power instead of a centralised (government) institution pose a risk of illegal use (as do all financial systems). The Group Companies believe, however, that the legitimate use of math-based currency networks can potentially provide immense benefits and efficiencies within the global economy.

For services provided by the Company which is regulated under Hong Kong jurisdiction, Trade.io Financial Ltd which is regulated under Cayman jurisdiction policy to comply with all applicable laws and regulations regarding AML and identity verification (know your customer / KYC procedures), and to detect and prevent the use of its Services for money laundering or to facilitate criminal or terrorist activities. Accordingly, the Group Companies have implemented this AML Policy and accompanying systems and procedures to assess the specific risks posed by the Group Companies' Services and established controls to address those risks as required by law. While the Group Companies are committed to protecting its users' privacy, they will not allow people to use its Services to launder money, commit fraud or other financial crimes, finance terrorist activities, or facilitate other illegal conduct.

The Group Companies' AML Policy is based on the current Hong Kong and Cayman laws and regulations.

If you have any questions relating to this AML Policy, the use of your Account, the Services, or any other matter, please contact us: [compliance@trade.io](mailto:compliance@trade.io).