ANTI-MONEY LAUNDERING (AML) &

KNOW YOUR CUSTOMER (KYC) POLICY

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1.INTRODUCTION

Ryo Global Markets Limited ("RYOEX") is firmly committed to the prevention of money laundering, terrorist financing, and all forms of financial crime across its operations. This Anti-Money Laundering and Know Your Customer Policy ("Policy") sets forth the internal procedures, controls, and measures adopted by RYOEX to ensure compliance with applicable Anti-Money Laundering and Counter-Terrorist Financing laws and regulations ("AML/CFT Laws"), as well as the Know Your Customer ("KYC") obligations imposed by relevant regulatory authorities.

2.SCOPE

2.1. The purpose of this Policy is to inform RYOEX's clients, counterparties, and business partners of the Company's obligations to implement and maintain measures aimed at detecting, preventing, and mitigating the risk of financial crime, including money laundering, terrorist financing, and related illicit activities. This Policy also affirms RYOEX's ongoing commitment to full compliance with applicable AML/CFT and KYC legal and regulatory frameworks.

3.ANTI-MONEY LAUNDERING (AML) POLICY

3.1. RYOEX adheres strictly to global AML/CFT standards and has implemented comprehensive procedures to mitigate financial crime risks. In accordance with applicable AML laws and best practices, RYOEX has adopted the following measures:

- **Client Identification**: RYOEX establishes and verifies the identity of all clients and/or partners through reliable, independent documentation. Acceptable identification documents must include the individual's full legal name, date of birth, photograph, unique identification number, signature, and issue/expiry dates, and must be issued by a recognized governmental authority.
- **Verification of Address**: RYOEX verifies each client's permanent residential address using a recently issued and credible proof of address document (e.g., utility bill, bank statement, or government-issued correspondence).
- **Ongoing Monitoring**: The Company conducts continuous monitoring of client transactions and account activity to identify and assess behavior that deviates from expected patterns or may otherwise be deemed suspicious.
- **Reporting Suspicious Activities**: RYOEX reports any identified suspicious activity to the appropriate competent authorities in accordance with

applicable statutory and regulatory reporting requirements.

- **Employee Training**: All RYOEX personnel receive regular training to identify and escalate potentially suspicious activities. Employees are required to report such matters to the appointed Compliance Officer without delay.
- **Use of Resources**: RYOEX allocates sufficient resources, including technological tools and qualified personnel, to ensure that all suspicious transactions and activities are investigated thoroughly and handled in accordance with the law.

4.KNOW YOUR CUSTOMER (KYC) PROCEDURES

4.1. RYOEX is fully committed to complying with all applicable Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) regulations. As part of its Know Your Customer (KYC) procedures, RYOEX is required to verify the identity of all individuals and legal entities registering on its platform, whether as clients or partners. In accordance with the client's or partner's risk profile and the nature of the business relationship, RYOEX may request one or more of the following verification documents:

A. Proof of Identity

- **Individuals**: A valid government-issued identification document, such as a passport, national identity card, or driver's license. The document must be clearly legible and issued within the last 10 years.
- **Legal Entities**: Corporate documents, including but not limited to the Certificate of Incorporation, Certificate of Directors, and valid identification and proof of address for all directors and ultimate beneficial owners (UBOs).

B. Proof of Address

- Recent utility bills (e.g., electricity, water, internet), issued within the last 6 months.
- Bank statements dated within the last 6 months, clearly displaying the account holder's name and residential address.
- Official residency certificates or notarized affidavits confirming the residential address, issued within the last 6 months.

C. Proof of Payment Method

- Credit/Debit Cards: A copy of the front and back showing only the last four digits of the card number, expiry date, and the cardholder's name.
- Wire Transfers: Bank statements or transaction receipts showing the client's name, payment reference, and amount deposited.

D. Personal Information

- Gender, date of birth, nationality, contact information, tax identification number (if applicable), and residential address.

4.2. Clients and partners must ensure that all submitted documents are valid, legible, and fully visible. Documents that are expired, unclear, cropped, or otherwise fail to meet the verification standards will not be accepted. RYOEX reserves the right to request additional or original documents at its sole discretion, especially where further verification is necessary to comply with regulatory or internal requirements.

4.3. To evaluate the client’s financial background and understand the source of funds and the intended nature of the business relationship, RYOEX may request additional supporting documents, including but not limited to:

- Pay slips or income statements
- Tax returns
- Recent bank statements

4.4. To maintain high compliance and ethical standards, RYOEX adheres to the following principles:

- RYOEX does not accept clients or partners engaged in illegal, unethical, or suspicious activities.
- All clients and partners must provide accurate, complete, and truthful information and documentation.
- RYOEX may reject or terminate relationships with individuals or entities that fail to provide the required documentation or submit forged, fraudulent, or misleading information.
- Only clients and partners who complete the account opening process and meet the verification criteria will be accepted.
- RYOEX will accept clients and partners who comply with AML and KYC requirements and whose activities do not pose reputational, legal, or regulatory risk to the company.

4.5. RYOEX retains full discretion to determine which documents are required for each client or partner based on its internal risk assessment, applicable regulations, and the nature of the business relationship. Not all documents listed above may be required in every case.

5.TRANSACTION MONITORING

5.1.RYOEX utilizes automated monitoring systems to observe client transactions in real time, with the objective of identifying and mitigating potentially suspicious or irregular activities.

5.2. The Company employs advanced transaction monitoring software to analyze client behavior across activities such as deposits, withdrawals, and trading operations. This system is designed to generate alerts for any transactions deemed unusual or inconsistent with expected patterns.

5.3. All client transactions are assessed against the Client's established transactional profile and anticipated account behavior. Where material deviations are identified, the Company may initiate further investigation and, where necessary, apply Enhanced Due Diligence (EDD) measures in accordance with applicable regulatory standards.

6.NON-COMPLIANCE AND CONSEQUENCES

6.1. In the event that a Client or business partner fails to submit required documentation, provides false or misleading information, or otherwise fails to comply with RYOEX's regulatory obligations, RYOEX reserves the right to take one or more of the following actions:

- Terminate the business relationship with immediate effect;
- Void any accrued profits or commissions;
- Close all accounts associated with the Client or partner;
- Decline or freeze any withdrawal requests;
- Restrict the affected account(s) to "read-only" status, thereby preventing any further transactions or changes.

6.2. RYOEX further reserves the right to take any additional remedial or enforcement actions deemed necessary, including those set forth in the Company's Terms and Conditions or as otherwise permitted by law.

7. DISCLOSURE OF INFORMATION

7.1 RYOEX may disclose client-related information to competent governmental, regulatory, or law enforcement authorities when required to do so by applicable laws, regulations, subpoenas, or court orders.

7.2 RYOEX may also share relevant information with authorized third parties for the purposes of fraud detection, anti-money laundering (AML) investigations, terrorist financing prevention, or other lawful compliance-related activities.

8. CONCLUSION

RYOEX's Anti-Money Laundering (AML) and Know Your Customer (KYC) policies are established to safeguard the integrity of its operations, comply with all applicable legal and regulatory obligations, and prevent the use of its platform for illicit activities. Clients and partners are expected to comply with these policies in full to maintain an active and secure business relationship with RYOEX.