



AML & CFT Policy:



Anti-Money Laundering & Combatting Financing of Terrorism (AML-CFT) Policy Statement:

Delma Exchange is Licensed and regulated by the Central Bank of the U.A.E and provides global remittances and foreign currency exchange services within the United Arab Emirates and operates under Trade License no. CN-1157848 issued by The Department of Economic Development in Abu Dhabi.

Delma Exchange policy is to conduct business in compliance with all applicable local and international laws and regulations to stop criminal activities from using our products and services. This is carried out by setting Anti-Money Laundering Policies and Programs by adapting the standards, Law and regulation set by the Central Bank of the UAE and International Standards including the FATF, United Nations and the other Local Regulatory Authorities of the UAE.

Anti-Money Laundering & Combating Terrorism Financing Compliance Declaration:

United Arab Emirates is a member country of the Financial Action Task Force (FATF) through MENA FATF. The UAE is also a member state of United Nations (UN) and Arab League and has enacted laws and regulations designed to implement the anti-money laundering and CFT policies in line with FATF, UN and Arab League regulations. The aim of these laws is to detect and prevent money laundering, terrorist financing and other illegal activities.

Delma Exchange is committed to maintain highest standards of Anti-Money Laundering (AML), Countering of Terrorist Financing (CFT) measures, Countering Proliferation Financing (CPF) and Targeted Sanctions Compliance (TFS). The members of the Board, Senior Management and all employees are required to adhere to these standards to protect Delma Exchange and its reputation from being misused for money laundering and/or terrorist financing or other illegal purposes.

Delma Exchange has policies and procedures in accordance with the regulatory requirements and industry standards. Our policies cover the AML/CFT procedures, sanction, Proliferation Financing and KYC requirements (CDD and EDD measures).

Delma Exchange Financial Crime Prevention Policy includes:

- The appointment of a Money Laundering Reporting Officer (“MLRO”) or alternative position as required by local regulation.
- Minimum Customer Due Diligence (“CDD”) requirements and Know Your Customer (“KYC”) principles.



- Conducting enhanced due diligence (“EDD”) on customers assessed as higher risk, such as Politically Exposed Persons (“PEPs”) in senior positions, their relatives, and close associates.
- Establishing a Transaction Monitoring systems designed to monitor customer transactions for the purpose of identifying suspicious activity.
- The investigation and subsequent reporting of suspicious activity to the appropriate regulatory and/or law enforcement bodies.
- Mandated regular AML training of employees.
- The prohibition of the following products, services, and customer types (Not limited to):
 - ◆ Shell banks, i.e. banks with no physical presence or staff
 - ◆ Shell companies and front companies with no physical presence
 - ◆ NGOs/Societies/Not for Profit Making Organizations
 - ◆ Alcohol Trading
 - ◆ Arms and Weapons dealerships
 - ◆ Online betting and casinos
 - ◆ Hawaladars
 - ◆ Trust
 - ◆ Individuals / Entities in the Sanctions List or Internal Blacklist Persons (natural or legal) who are unable to meet the company’s identification and verification requirements or existing customers who no longer fulfil them.
- Any other relevant additional local requirements as per CBUAE standards.



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