

## AML/KYC Policy

### 1. Introduction

The Anti-Money Laundering and Know Your Customer Policy (hereinafter referred to as the AML / KYC Policy) is designed to prevent and reduce the possible risks of usdt24.io being involved in any illegal activity.

### 2. Purpose of internal regulation

The usdt24.io service adheres to practices and measures in the field of combating the legalization (laundering) of proceeds from crime and the financing of terrorism (AML). The purpose of these measures is to demonstrate that usdt24.io takes seriously any attempt to use its service for illegal purposes.

### 3. Caution

The usdt24.io service warns users against trying to use the usdt24.io service to legalize money obtained from crime, finance terrorism, fraud of any kind, and also from using the service to purchase prohibited goods and services.

The usdt24.io service, its administration, employees and domain owners are not responsible for the misuse of the service by third parties, the actions of intruders and possible damage associated with the use of the usdt24.io service.

### 4. Requirements

To prevent illegal operations, the usdt24.io service sets certain requirements for all Applications created by the User:

4.1. The sender and recipient of the Payment under the Application must be the same person. Using the services of the Service, transfers in favor of third parties are strictly prohibited.

4.2. All contact information entered by the User in the Application, as well as other personal data transmitted by the User to the Service, must be up-to-date and completely reliable.

4.3. It is strictly forbidden to create Applications by the User using anonymous proxy servers, VPN, Tor or any other anonymous Internet connections.

### 5. Verification Procedures

One of the international standards for the prevention of illegal activities is customer due diligence (hereinafter referred to as Verification). To this end, usdt24.io implements its own verification procedures in strict anti-money laundering and Know Your Customer procedures.

5.1. The usdt24.io Service may require the User to provide the usdt24.io Service with reliable, independent source documents, data or information in order to pass verification and confirm the origin of funds. Required may include:

- \* A photo with a passport, in expanded form, where the photo and full name are clearly visible;
- \* Scan or photo of the passport (first, second pages and registration page in good quality);
- \* Confirmation of sources of origin of funds (photos, screenshots, extracts);
- \* Video in which the person who sent the funds, with a passport in his hands in an expanded form (where the photo, full name is clearly visible), says that he created an application ID (application number) at the exchange office usdt24.io, the funds sent are my personal and I bear full legal responsibility for this cryptocurrency, it is also necessary to mention the source of origin of funds on the video;
- \* Record a video taken from the platform where the funds were sent from, on the video we should see the hash, the address of the sender and recipient, the amount with the ticker and the date of the transaction. Video must be at least 10 seconds long.

5.2. In the event of blockages, due to high risk or official investigation, funds will be held until verification is completed or the investigation is completed. For such purposes, the usdt24.io Service reserves the right to collect the Users identification information for the purposes of complying with the AML/KYC Policy.

5.3. The usdt24.io Service will take steps to verify the authenticity of documents and information provided by Users. All legal methods for double verification of identification information will be used, and the usdt24.io Service reserves the right to investigate the cases of certain Users whose identities have been identified as dangerous or suspicious.

5.4. The usdt24.io service reserves the right to check the identity of the User on an ongoing basis, especially when his identification information has been changed or his activity seemed suspicious (unusual for a particular User). In addition, the usdt24.io Service reserves the right to request up-to-date documents from Users, even if they have been authenticated in the past.

5.5. User identification information will be collected, stored, shared and protected strictly in accordance with the Privacy Policy of the usdt24.io Service and related rules.

5.6. After confirming the identity of the user, the usdt24.io Service may refuse to provide services to the User in a situation where the services of the usdt24.io Service are used to conduct illegal activities.

5.7. Users who intend to use payment cards for the purpose of consuming services must pass card verification in accordance with the instructions available on the website usdt24.io

5.8. The usdt24.io service has regulatory requirements to verify the source of funds or cryptocurrency in order to know that the source of funds that Users use to trade is legal.

## 6. Responsible Official

The person responsible for AML compliance is the person duly authorized by the usdt24.io Service, whose responsibility is to ensure the effective implementation and enforcement of the AML/KYC policy.

6.1. The duty of such an official is to control all aspects of usdt24.io's anti-money laundering activities, including money laundering and terrorist financing, including but not limited to the following methods: collection of user identification information;

- \* creating and updating internal policies and procedures for the completion, review, submission and storage of all reports and records required by applicable laws and regulations;

- \* monitor transactions and investigate any significant deviations from normal activities;

- \* implementation of a records management system for the appropriate storage and retrieval of documents, files, forms and journals;

- \* regular updating of the risk assessment;

- \* providing law enforcement agencies with the information required by applicable laws and regulations.

6.2. The AML Compliance Officer has the right to interact with law enforcement agencies that are involved in the prevention of money laundering, terrorist financing and other illegal activities.

## 7. System functions

The usdt24.io service performs many compliance tasks, including data collection, filtering, record keeping, investigation management, and reporting. System features include:

- \* checking Users daily for the existence of recognized blacklists (e.g. OFAC), aggregating transfers across multiple data points, placing users on watchlists and denial of service lists, opening cases for investigation where appropriate, sending internal messages and filling mandatory reporting, if applicable;

- \* Case and document management.

## 8. Behavior analysis

The usdt24.io service verifies Users not only by verifying their identity, but, more importantly, by analyzing their behavior in transactions. Therefore, the usdt24.io Service relies on data analysis as a risk assessment and suspicion detection tool.

## 9. Risk assessments

usdt24.io in accordance with international requirements, applies the practice of risk assessment to combat money laundering and terrorist financing. By applying the practice of risk assessment to combat money laundering, usdt24.io ensures that measures to prevent or reduce money laundering and terrorist financing are commensurate with the identified risks.

## 10. Perform customer checks

If there are reasonable suspicions from the administration of the usdt24.io service that the user is trying to use the services of the Service for money laundering or for the purpose of carrying out any other illegal operations, the administration has the right to:

- \* suspend the users exchange operation;

- \* request from the User identification documents;

- \* request from the User any additional information and documents in case they carry out suspicious transactions;

- \* ensure that reports of suspicious nature of transactions are forwarded to the appropriate law enforcement authorities through the AML Compliance Officer.

## 11. Privacy

The usdt24.io service guarantees the clients confidentiality in accordance with the services privacy policy.

11.1. The usdt24.io service and its employees undertake to maintain confidentiality regarding any facts revealed in connection with any questionable transaction. This obligation also applies to users of the Service and to third parties to whom information on the transaction was transferred.

11.2. The confidentiality obligation imposed on the employees of the usdt24.io Service remains in force after the termination of their work or any other contractual relationship with the usdt24.io Service, as well as when such employees are transferred to another workplace. Disclosure of such information to government, law enforcement agencies and other entities in cases specified by law is not a violation of confidentiality obligations.

11.3. The obligation to maintain confidentiality, provided that the use of the disclosed information is limited to the prevention of the legitimization of proceeds of crime and the financing of terrorism, cannot apply to the disclosure of information between financial institutions that form a consolidated group that cooperates with the usdt24.io Service.

11.4. We remind you about the importance of generating addresses for each deposit (1 deposit = 1 address).

Please be advised that if there is a second receiving to the same generated address and the transaction falls into the

AML block, the deposit will not be credited to the balance, even if the funds are of pure origin.  
Please take this with complete seriousness and do not allow more than one deposit to the same address.

## 12. Conclusion

In connection with the foregoing, the usdt24.io service does not bear any legal responsibility for using it for the purpose of laundering proceeds from crime, financing terrorism or purchasing prohibited goods and services, but undertakes to take all possible and available actions to prevent attempts to use the usdt24.io Service for the purpose of money laundering, terrorist financing or the purchase of prohibited goods and services.

By making an exchange, the User, in accordance with the clauses of the exchange rules in force on usdt24.io, agrees to all the terms of these policies and undertakes to comply with them.