Anti-Money Laundering (AML) and Know Your Customer (KYC) Policy

1. Introduction

Manu Investments has **zero tolerance for money laundering** and is fully committed to supporting international efforts to detect and prevent illicit financial activity. We strictly adhere to the guidelines set by the **UK's Joint Money Laundering Steering Group (JMLSG)**. The United Kingdom is a full member of the **Financial Action Task Force (FATF)** — an intergovernmental body that sets global standards for combating money laundering and terrorist financing.

2. AML Policy

Manu Investments has established comprehensive policies and internal controls designed to detect, prevent, and report suspicious activity. These measures include:

- Verifying the identity of all clients;
- Maintaining up-to-date records of identification documents;
- Screening clients against global databases of known or suspected terrorists;
- Notifying clients that the information they provide may be used for identity verification;
- Monitoring all financial transactions for unusual or suspicious activity;
- Prohibiting deposits via cash, money orders, third-party transactions, currency exchange houses, or Western Union transfers.

What Is Money Laundering?

Money laundering is the process of disguising the origin of illegally obtained money, making it appear to have come from a legitimate source. The laundering process typically involves three stages:

1. **Placement** – Introduction of illicit funds into the financial system.
2. **Layering** – Movement of funds through a series of transactions to obscure their origin (e.g., frequent transfers, high-risk trades).
3. **Integration** – Re-entry of laundered funds into the economy through legitimate-looking activities (e.g., withdrawing funds into a bank account).

Trading accounts may be exploited to obscure the true origin of funds. **Manu Investments** takes active steps to **prevent this misuse**, including restricting withdrawals to the original source of deposit.

These guidelines are in place to protect both **Manu Investments** and its clients and ensure compliance with all applicable anti-money laundering laws.

3. Know Your Customer (KYC) Policy

Purpose

Know Your Customer (KYC) procedures are a core component of our risk management strategy, designed to:

- Prevent identity theft, financial fraud, and money laundering;
- Verify the identity of our clients;
- Ensure that only legitimate clients have access to our services.

Manu Investments enforces a **strict anti-fraud policy** and will immediately **terminate any account** involved in fraudulent activity. All related funds will be **frozen and forfeited**.

4. Document Requirements

When you open an account or deposit funds, you will be required to submit the following documentation:

- A **clear copy of your valid government-issued ID** (passport, driver's license, or national ID) showing your full name and photo;
- **Credit card copies** used for deposits:
  - **Front** side: only last 4 digits should be visible;
  - **Back** side: cover CVV code;
- A **recent utility bill or bank statement** (issued within the last 3 months), clearly showing your name and address;
- A **signed purchase history** form of your online transactions (available in your client portal).

5. When to Provide the Documents

To avoid delays in withdrawals or trading, please **submit your documents as early as possible**, ideally immediately after your first deposit.

In certain cases, we may request documents **before any trading activity or deposit is allowed**.

Important: If required documents are not received in a timely manner:

- **Pending withdrawals will be canceled**;
- The funds will be returned to your trading account;
- You will receive a system notification.

6. How to Submit Documents

You can send your documents by following these steps:

1. **Scan** or take a **high-quality photo** of each document.
2. Save the files as **JPEG or PNG**.

7. Document Security

Your privacy and data security are our highest priority. All submitted documents are:

- **Encrypted** at every stage of transmission and storage;
- Handled securely by our **compliance team only**;
- Stored according to **global data protection standards** (GDPR, UK Data Protection Act).

8. Final Note

We thank you for your cooperation in helping us maintain a **safe, compliant, and secure trading environment**.