

ANTI-MONEY LAUNDERING POLICY

The provider of **binarycent.com** (hereinafter – the “Company” or “we”) is required to comply with the anti-money laundering and countering financing of terrorism legislation (AML/CTF Laws) in order to protect assets of our customers and to ensure the compliance with international trade standards. Along with our KYC procedure, we have implemented certain checks to prevent money laundering (the “AML policy”). We have developed internal procedural regulations, which based on the risk assessment, so the objectives of the AML/CFT Laws can be achieved. These are:

1. to detect and deter money laundering and financing of terrorism;
2. to maintain and enhance the Company’s international reputation by adopting, where appropriate, recommendations and regulations issued by the Intel-Led Money Laundering Investigations program (ILFI) and Marshall Islands Banking Act of 1987; and
3. to contribute to public confidence in the financial system.

By applying for an account with us you are taken to agree to the following terms:

1. you warrant that you comply with all applicable anti-money laundering laws and regulations, including but not limited to the AML/CTF Laws and associated rules and regulations (in force from time to time);
2. you are not aware and have no reason to suspect that:
 - the money used to fund your account with us has been or will be derived from or related to any money laundering or other activities deemed illegal under applicable laws or regulations or otherwise prohibited under any international convention or agreement (“illegal activities”);
 - or
 - the proceeds of your investment will be used to finance illegal activities; and
 - you agree to promptly provide us with all the information that we reasonably request in order to comply with all applicable laws and regulations relating to anti-money laundering.

Security measures carried out by raceoption.com in the course of economic activities include:

1. transactions or operations carried out to identify a party;
2. collection of information necessary to achieve due diligence;
3. identification and prevention of fraud, error or other abuse of raceoption.com;
4. compliance with the obligations imposed on the financial institution by law or other act.

In accordance with our AML Policy we will conduct initial and ongoing due diligence for each customer according to risk level posed by the customer. What this means for you:

In compliance with the Money Laundering and Terrorist Financing Prevention Act and related documentations and guidelines for detecting Money Laundering, Terrorist Financing and Suspicious Transactions, we will ask for certain minimum identification information from each customer which opens an account; record customer identification information and the verification methods and results; provide notice to customers that we will seek identification information and compare customer identification information with government-provided lists of suspected terrorists. This minimum information may include:

1. the customer's full name;
2. the customer's date and place of birth if a natural person;
3. the customer's nationality if a natural person;
4. if the person is not the customer, the person's relationship to the customer;
5. the customer's current permanent address or registered office;
6. the customer's company identifier or registration number;
7. the expected origin of the funds to be used within the relationship;
8. occupation and name of employee (if self-employed, the nature of the self-employment).

In order to verify the abovementioned information, we may require submitting the following documents:

1. For individuals:
 - 1.1. an identity card;
 - 1.2. a digital identity card;
 - 1.3. a residence permit card;
 - 1.4. a citizen's passport;
 - 1.5. a diplomatic passport;
 - 1.6. a seafarer's discharge book;
 - 1.7. an alien's passport;
 - 1.8. a temporary travel document;
 - 1.9. a travel document for a refugee;
 - 1.10. a certificate of record of service on ships;
 - 1.11. a certificate of return;
 - 1.12. a permit of return;
 - 1.13. document proving current permanent address (such as utility bills, bank statements, etc.);
 - 1.14. driving license with picture;
 - 1.15. a document specifying a source of funds used to fund your account;
 - 1.16. other documents necessary for the enhanced due diligence procedure according to the Procedural Rules, if applicable.
2. For corporate customers:
 - 2.1. Certificate of Incorporation or any national equivalent indicating field of economic activity;
 - 2.2. Memorandum and Articles of Association and statutory statement or any national equivalent;
 - 2.3. Extract from the corporate registry issued by the competent authority or body not earlier than six months before it is submitted (if company registered in the Republic of Marshall Islands) or extract from the relevant foreign state corporate register or a copy of the registration certificate or an equivalent document issued by the competent authority or body not earlier than six months before it is submitted (in case of a foreign legal entity).
 - 2.4. Certificate of good standing or other proof of registered and operating address (if different) of the company and valid telephone numbers of the company;
 - 2.5. Resolution of the board of directors to open an account and confer authority on those who will operate it;
 - 2.6. Notarized copies of powers of attorney or other authorities given by the directors in relation to the company. The power of attorney given to the representative of a legal participating in the transaction entity must include at least:
 - details of the authorizer (name of the competent body, location and registry code);
 - details of the representative (first and last name, personal identification code or date of birth, and place of residence);
 - date of issue of the document;
 - the duration of the mandate;
 - the scope of authorization;
 - the right of sub-delegation, if granted to the representative.
 - 2.7. Declaration of a politically exposed person for person or client that is or has performed essential functions of the public authority or is a close associate or a family member of a public authority exercising essential duties;
 - 2.8. Financial statements for the last two years, or company bank statements for the last three months;

- 2.9. Copy of register of shareholders;
- 2.10. Proof of identity of directors in case they will deal with us on behalf of the customer (according to the Individual identity verification rules described above);
- 2.11. Proof of identity of the beneficial owner(s) and/or the person(s) on whose instructions the signatories on the account are empowered to act (according to the Individual identity verification rules described above), including individual verification of shareholders/beneficial owners with a holding of 25% or more:
 - Individual shareholders (copy of a passport and a recent original residential utility bill for each)
 - Corporate shareholders (a complete list of supporting documentation for each company as listed above).

In order to verify the abovementioned information, we may require submitting the specified documents. The documents should be provided as a color scanned copies. We may also request you to provide additional information accompanying respective documents. The customer agrees with such requirements of the Company and agrees to follow them.

The Company is obliged and has the right without obtaining prior consent to share with financial institutions and law enforcement agencies any information about the customer, as required by applicable law, and the customer gives the Company its consent to these actions. In order to comply with this paragraph, the Company holds information and records about customer's transactions for five years at least.

Upon initiation of the Know Your Customer ("KYC") verification process by the Company, Customers must submit all requested documents and information within seven (7) calendar days from the date of the request. Failure to provide the required documentation within this period may result in temporary suspension or permanent closure of the Customer's account.

Once the required KYC documents and information have been submitted by the Customer, the Company shall review and verify such documents within three (3) business days. If additional information or clarifications are required, the Company will inform the Customer, who shall then have an additional five (5) calendar days to provide the supplementary documents or information requested.

Should the Customer fail to submit any supplementary information within the stipulated timeframe, the Company reserves the right to restrict, suspend, or terminate the Customer's access to the platform without further notice.

All communications regarding document submission and verification shall be sent to the Customer's registered email address. Customers are responsible for regularly checking communications and responding within the specified timeframes.

Please kindly note that typically, we **do NOT accept** citizens or residents from the following jurisdictions to register or trade on our platform: **Afghanistan; Burkina Faso; Cuba; Iran; Iraq; Kosovo; Lebanon; Libya; Mali; Myanmar; North Korea; Palestine State; Somalia; Syria; Venezuela; Western Sahara; Yemen.**