

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

1. Company Overview

Amega Capital Ltd (hereinafter referred to as the “Provider”), is a financial services company registered at the Sotheby Building, Rodney Village, Rodney Bay, Gros-Islet, Saint Lucia, incorporated under the registered number 2023-00075 .

2. Purpose of the Policy

This policy outlines our commitment to preventing money laundering and terrorist financing (ML/TF) by establishing effective procedures for compliance with applicable laws and regulations.

3. Legal Framework

We adhere to the following legislation:

- Anti-Terrorism Act 2010
- Copyright Act, Cap. 13.07
- Counter-Trafficking Act
- Criminal Code, Cap. 3.01
- Customs (Control and Management) Act, Cap. 15.05
- Drugs (Prevention of Misuse) Act, Cap. 3.02
- Fisheries Act, Cap. 7.15.
- Income Tax Act, Cap. 15.02
- Physical Planning and Development Act, Cap. 5.12.

- Public Health Act, Cap. 11.01
- Registered Agents and Trustee Licensing Act, Cap. 12.12
- Securities Act, Cap. 12.18

4. Compliance Program

Our AML/CFT compliance program includes:

- Customer Onboarding: Thorough processes for verifying new clients' identities and assessing potential risks.
- Risk Management: A risk-based approach to identify and manage ML/TF risks.
- Due Diligence: "Know Your Customer" (KYC) procedures to verify customer identities, including enhanced due diligence for high-risk clients (e.g., Politically Exposed Persons).
- Customer Screening: Ongoing checks against global sanctions lists to ensure compliance.
- Monitoring and Reporting: Continuous monitoring of transactions and mandatory reporting of suspicious activity to relevant authorities.
- Record Retention: Keeping client records for five years after the termination of the business relationship.
- Employee Training: Regular training on AML/CFT policies and emerging threats.

5. Vigilance Against Abuse

We actively monitor and assess our policies and procedures to prevent the misuse of our services for money laundering or terrorist financing. Clients are required to provide proof of the source of funds, and we may refuse transactions that raise suspicion.

6. Monitoring Client Activity

We closely monitor transactions, especially those that are unusual or high in volume. Both automated and manual monitoring systems are in place to detect and investigate suspicious activities.

7. Withdrawal Policies

- We do not accept cash deposits or disburse cash.
- Withdrawal requests are processed only after confirming the legitimacy of the account and transaction history. Suspicious withdrawals are held for compliance review.

8. Disclaimers

This policy is for informational purposes and does not create any contractual obligations. We reserve the right to refuse transactions related to suspected criminal activities and to update our policy as necessary.