

GCB FINTECH — AML/CTF AND KYC STATEMENT

DOCUMENT CONTROL & METADATA

Platform: GCB Fintech — <https://gcbfintech.digital>
Version: 1.26 | Effective Date: October 20, 2026
Contact: customerservice@gcbfintech.digital

2. AML/CTF and KYC Statement

GCB Fintech applies a risk-based anti-money laundering, counter-terrorist financing and counter-proliferation-financing framework. The framework is designed to prevent the platform, GC Global Finance Ltd., GC Trust KB, their agents, service providers and associated arrangements from being misused for money laundering, terrorist financing, proliferation financing, fraud, sanctions evasion or other financial crime.

Before opening an account, entering a business relationship, establishing a trust arrangement or processing a transaction, we may require information and documents about the customer, beneficial owners, controllers, trustees, settlors, protectors, beneficiaries, authorised signatories, counterparties, source of funds, source of wealth, expected activity, purpose of the relationship and intended jurisdictions.

KYC and customer due diligence may include:

- identity verification using government-issued identification and reliable independent sources;
- verification of address, business registration, ownership and control;
- identification and verification of beneficial owners and persons exercising effective control;
- screening for sanctions, politically exposed person status, adverse media and other financial-crime indicators;
- understanding the purpose and intended nature of the relationship;
- assessing source of funds and, where appropriate, source of wealth;
- enhanced due diligence for higher-risk customers, jurisdictions, products, assets, channels or transactions; and
- ongoing monitoring of activity and periodic refresh of information.

We may decline an application, request more information, delay or reject a transaction, suspend access, restrict withdrawals or terminate a relationship where required by law, a regulator, a correspondent, a custody provider or our internal risk controls. We may be unable to explain all action taken because applicable law may restrict disclosure of an investigation, suspicious-transaction report or other confidential compliance information.

We do not knowingly assist a customer to evade KYC, AML/CTF, sanctions, tax, reporting, licensing or other legal obligations. False, incomplete, misleading, forged or unlawfully obtained information may result in refusal, suspension, termination and referral to the appropriate authority.