# AML/KYC POLICY

Publication date: 25.07.2023

AML/KYC is designed to prevent and reduce the possible risks of the Wallet's involvement in any illegal activity.

The AML/KYC Policy specifies jurisdictions where Tokenza does not provide its Services or to residents where Wallet does not provide its Services due to international legal regulations.

The AML/KYC Policy specifies the jurisdictions where the Wallet may provide Services to residents, but does not advertise its Services in those jurisdictions.

Reference to the words "we", "our" or "us" (or similar words in meaning) means the Tokenza.

Reference to the words "you" or "your" (or similar words in meaning) means our User, depending on the context of the AML/KYC Policy.

***The words he/she and their derivatives in the text of a document can be applied to both masculine and feminine, depending on the context of the document.***

The Wallet regulates its activities within the framework of legislative acts to combat money laundering and the financing of terrorism.

## 1. DEFINITIONS

1. **Personal Data** means any information that directly or indirectly allows you to identify the User. For example, first name, last name, phone number, and IP address.

2. **Services** are an algorithm of actions that the Wallet provides to the User to exchange cryptocurrency for another type of cryptocurrency.

3. **Wallet's website (hereinafter referred to as the "Site")** means a web page or a group of web pages on the Internet located at: https://tokenza.org.

4. **User** is an individual or legal entity to whom the Wallet provides Services.

5. **Third Party** means a natural or legal person, government agency, institution or body besides the Wallet or the User, the Controller or the Processor.

6. **Wallet or Tokenza** is non-custodial software for digital assets such as cryptocurrencies and NFTs ("digital assets"), which means that you have full control and responsibility for your digital assets and private keys (secret code and private phrase), and, accordingly, you can

authorize transactions from your wallet address, provided as an application "hereinafter App".

## 2. LEGISLATION FOR THE PREVENTION OF MONEY LAUNDERING AND TERRORISM FINANCING

1. The Tokenza is subject to the following anti-money laundering and anti-terrorist financing laws:
   1. [Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (MLRs)](#);
   2. [5th Anti-Money Laundering Directive ((EU) 2018/843)](#).

2. In addition, the Tokenza may cooperate with the following organizations during combating money laundering and terrorist financing:
   1. [Financial Action Task Force (FATF)](#);
   2. [Joint Money Laundering Steering Group (JMLSG)](#);
   3. [FCA Handbook](#)

## 3. USER CHECK POSITION

1. **<u>Tokenza purposefully does not verify the User but may carry out such verification in case of suspicion of fraudulent actions, illegal actions, identification of the User, and/or verification of the origin of the User's cryptocurrency.</u>**

2. The Wallet has the right to ask you to provide the following Personal Data: name, address, date of birth and other information about you to confirm your residency, except for information related to sensitive data.

3. The Wallet may ask you to provide certain identification documents such as your driver's license or passport to verify your identity.

4. In order to conduct due diligence, the Wallet may require the User to submit valid original documents for their identification. Such documents may include, for example, a national identity card, or a passport.

5. To comply with the provisions on money laundering during the provision of the Services, the Tokenza has the right to:
   1. check the origin of the cryptocurrency;
   2. check operations using special services;
   3. check the "purity" of the cryptocurrency;
   4. ask the User for any documents confirming the origin of the cryptocurrency.

6. After verifying the User, the Tokenza may refuse to provide the User with the Services in a situation where it is suspected that the Wallet will be used for illegal activities and/or the User is located in a jurisdiction where cryptocurrency is prohibited.

7. If the User does not provide the information and/or documentation requested by the Wallet, the Tokenza has the right to refuse to provide the User with services without warning and payment of any compensation.

## 4. HIGH-RISK JURISDICTION

1. TheTokenza has the right to determine the risk criteria for the provision of Services to Users who are residents and/or located in countries belonging to high-risk jurisdictions and subject to economic sanctions from the EU, the USA, and other developed countries.

2. In this paragraph, the Wallet indicates the high-risk jurisdictions whose residents the Tokenza has the right not to provide the Services:

| | | |
|---|---|---|
| Afghanistan | Republic of Ecuador | Kingdom of Saudi |
| Republic of Albania | Arab Republic of Egypt | Arabia |
| Republic of Angola | Republic of Equatorial | Federal Republic of |
| Algerian People's | Guinea | Somalia |
| Democratic Republic | Eritrea | South Sudan |
| People's Republic of | Ghana | Republic of Sudan |
| Bangladesh | Guinea-Bissau | Syrian Arab Republic |
| Barbados | Guyana | Republic of Tunisia |
| Bolivia | Republic of Haiti | Republic of Uganda |
| Republic of Botswana | Islamic Republic of Iran | Republic of Vanuatu |
| Burma (Myanmar) | Republic of Iraq | Bolivarian Republic of |
| Republic of Burundi | Jamaica | Venezuela |
| Kingdom of Cambodia | Lao People's Democratic | Republic of Yemen |
| Central African Republic | Republic | Republic of Zimbabwe |
| Republic of Chag | Lebanon | |
| Democratic Republic of | Libya | |
| the Congo | Republic of Mali | |
| Guinea - Conakry | Kingdom of Morocco | |
| Republic of Ivory Coast | Russian Federation | |
| Crimea, Ukraine) | Federal Democratic | |
| Republic of Cuba | Republic of Nepal | |
| Democratic People's | Republic of Nicaragua | |
| Republic of Korea | Republic of North | |
| (DPRK) | Macedonia | |
| | Islamic Republic of | |
| | Pakistan | |
| | Republic of Panama | |

3. The Tokenza does not purposefully check the jurisdiction of the User, but if you become aware that the User is a resident of the jurisdiction specified in clause 4.2. of this AML/KYC Policy, the Wallet has the right to stop providing the Services to such User.

4. The Tokenza in no case provides Services to Users from the following jurisdictions:
    1. Donetsk People's Republic (DPR) / Lugansk People's Republic (LPR);
    2. Pridnestrovian Moldavian Republic;
    3. Nagorno-Karabakh Republic;
    4. Republic of Abkhazia;
    5. Republic of Somaliland;
    6. Republic of South Ossetia;
    7. Republic of Kosovo;
    8. Republic of China (Taiwan);
    9. Saharan Arab Democratic Republic;
    10. Republic of Artsakh.

5. The Tokenza does not purposefully check the jurisdiction of the User, but if you become aware that the User is a resident of the jurisdiction specified in clause 4.4. of this AML/KYC Policy, the Wallet will immediately stop providing the Services to such User.

6. The Tokenza has the right not to provide its Services to residents in jurisdictions where cryptocurrency is prohibited. Below is a list in which the Willet does not provide Services:
    1. Algeria;
    2. Bangladesh;
    3. Bolivia;
    4. Vietnam;
    5. Egypt;
    6. Iraq;
    7. Qatar;
    8. China;
    9. Macedonia;
    10. Morocco;
    11. Nepal;
    12. Ethiopia.

7. In the jurisdictions referred to in paragraph 4.6. of this AML/KYC Policy, the Wallet does not advertise its Services, provide access, offer downloads or otherwise distribute websites, mobile applications and/or other software to receive the Services. If a resident of such a country uses the Tokenza Services, then the resident is responsible for the use of the Tokenza Services and the Wallet is not responsible for providing its Services to such a person and has the right to stop providing the Services to him. In case of a request from a government agency, to provide the government agency with all the information that they ask about the User.

**5. CONTACTS**

1. If you have a question, provide feedback, or are concerned about interacting with the Wallet, please contact support at: support@tokenza.org.