

AML POLICY

This AML Policy is applied to www.utip.info (the “Website”) operated by **Individual Entrepreneur Sharin Evgeniy**.

Individual Entrepreneur Sharin Evgeniy, registered address 614015, Russian Federation, Perm Krai, Perm, 12 Monastyrskaya Street.

“We,” “our” and “us” currently refer to **Individual Entrepreneur Sharin Evgeniy**.

The AML Policy is meant to describe the actions undertaken by **Individual Entrepreneur Sharin Evgeniy** in order to comply with international antimoney laundering (AML) requirements.

1. IDENTIFICATION AND VERIFICATION OF CUSTOMERS

1.1. According to AML and KYC (Know Your Client) policies, **Individual Entrepreneur Sharin Evgeniy** may identify its customers and verify their true identity on the basis of documents and data both at the moment of starting a business relationship with customers and on ongoing basis.

1.2. Customers have to provide **Individual Entrepreneur Sharin Evgeniy** upon the request with the identification information including their full name, date of birth, country of residence, mobile number and e-mail.

1.3. After receiving the identification information, **Individual Entrepreneur Sharin Evgeniy** should verify the information requesting the appropriate documents.

1.3.1. The appropriate document verifying the customers’ identity is a high resolution scanned copy or a photo of a passport or a driving license or any other national ID.

1.3.2. The appropriate document verifying proof of address is a high-resolution copy or a photo of a utility bill or a bank reference issued within the last 3 months.

1.4. Upon **Individual Entrepreneur Sharin Evgeniy’s** request customers are required to provide a scanned copy or a photo of front and back side of the credit/debit card. The front side should show the cardholder’s full name, the expiry date and the first six and the last four digits of the card number. The back side should show the cardholder’s signature, CVC2/CVV2 code must be covered.

2. PAYMENT POLICY

2.1. In order to minimize the risk of money laundering and terrorism financing **Individual Entrepreneur Sharin Evgeniy** neither accepts nor pays off cash money under no circumstances.

2.2. **Individual Entrepreneur Sharin Evgeniy** reserves the right to refuse processing a transaction at its any stage, if we believe the transaction to be connected in any way with money laundering or criminal activity.

2.3. According to international legislation, **Individual Entrepreneur Sharin Evgeniy** is prohibited from informing customers that they have been reported for suspicious account activity.

2.4. **Individual Entrepreneur Sharin Evgeniy** maintains transaction records for a minimum of 5 years after termination of the business relationship with customers.

2.5. Customers confirm that the information provided by them while making a payment is complete and accurate.

3. AMENDMENTS

3.1. **Individual Entrepreneur Sharin Evgeniy** has the right to review and/or amend the AML Policy, at its sole discretion, at any time when it deems appropriate.

Date of the latest update: 20.07.2018.