



Muangthai Capital Public Company Limited

32/1 Jarunsanitwong Rd., Bang-Or , Bangplad , Bangkok 10700 Tel. 02 – 8801033 Fax 02 – 8801733

Anti-Money Laundering and Counter Financing of Terrorism (AML/CFT) Policy

Muangthai Capital Public Company Limited

The company has a policy and guideline to support and to comply with the regulations regarding the counter financing of terrorism (CFT) B.E. 2559 and anti-money laundering (AML) B.E.2542. for prevention and mitigation of the risk of being victimized for financial fraud and crimes.

The company's AML/CFT Policy has been established in accordance to the above objectives per followings;

- 1. The company has a risk management policy**, risk assessment procedures and effective risk mitigation measures in relation to AML/CFT activities, which inclusive of the risk from type of customers, loan and service products, service areas with high-risk, the utilization of information technology.
- 2. Know-Your-Customer: KYC Policy**
The company will proceed in accordance with the regulations and procedures relating to the KYC as well as to store the KYC records of every customer used for loan issuing process.
- 3. Client Due Diligence: CDD Policy**
The company will proceed in accordance with the regulations and procedures relating to the CCD per following procedures:
 - 3.1 Identify and verify the customer;
 - 3.2 Cross check the customer data in ALMO's "List of designated persons";
 - 3.3 Establish the customer's transaction and data monitoring to maintain an up-to-date information;
 - 3.4 Assess every customer's risk in accordance to their type (ex. occupation, use of fund) as well as areas of residency;
- 4. Customer Denial and Termination** in the case that the customer is having any of the following conditions:
 - 4.1 The customer is in ALMO's "List of designated persons";
 - 4.2 The customer conceals, fakes, provide false information of his/her real name and document;
 - 4.3 The customer does not provide sufficient information or evidence for customer's identification;
 - 4.4 The customer could potentially increase the company's risk of AML/CFT;
 - 4.5 The company must proceed to suspend all financial transactions of ALMO's list of designed persons related customer to resist the AML/CFT activities. If the previous or existing customer is found being in ALMO's list of designated persons, the company has a responsibility to report to ALMO immediately.



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5. Reporting the doubtful transactions

The company has a responsibility to monitor that the customer's use of loan is not having a potential to be relating to AML/CFT activities or having ALMO's designed person as an ultimate benefit holder. If found, the company must report to ALMO office within 7 days.

6. Information technology used to verify customer's information

The company manages to access to sufficient information and data to verify customer's information to ensure its accuracy in accordance to the regulations, such as the person listed in ALMO's list of designated persons or UN's list of terrorists, by using information technology efficiently.

7. Management of risk of AML/CFT

The company establishes measures to assess the risk relating to AML/CFT in compliance with the AML/CFT regulations and global standards in order to ensure that the measures are enable to prevent and mitigate the company's risk exposing to AML/CFT activity effectively.

Hence, the company has set the risk management procedures and will revise the data and information of customer regularly, especially the high-risk customers. If found, the customer's related transactions will be suspended immediately.

8. Storage of data and information

The company stores all reports submitted to ALMO, as well as the document and identity verification document and any other required document in accordance to the regulations.

This policy has been considered and approved by the company's Broad of Directors since 7 August, 2018.