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# Anti-Money Laundering (AML) Policy

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# Anti-Money Laundering (AML) Policy

Effective Date: 20/06/2024

## 1. Introduction

Earthdex FX is committed to preventing money laundering and terrorist financing. This Anti-Money Laundering (AML) Policy outlines the measures and controls we have implemented to comply with applicable laws and regulations

## 2. Objectives

Our AML policy aims to:

- Ensure compliance with all applicable AML laws and regulations.
- Detect and report suspicious activities.
- Prevent the misuse of our services for money laundering or terrorist financing.

## 3. Customer Identification Program (CIP)

To comply with AML regulations, Earthdex FX has established a Customer Identification Program (CIP). This program includes:

- **Verification of Identity:** We require customers to provide valid identification documents, such as a passport, driver's license, or national ID card.
- **Verification of Address:** We require proof of address, such as utility bills or bank statements, issued within the last three months.
- **Enhanced Due Diligence (EDD):** For high-risk customers or transactions, we conduct additional checks and gather more detailed information.

## 4. Risk Assessment

Earthdex FX conducts regular risk assessments to identify and mitigate risks related to money laundering and terrorist financing. This includes:

- Assessing the risk associated with different types of customers, products, services, and geographic locations.
- Implementing appropriate risk mitigation measures based on the assessment.

## 5. Ongoing Monitoring

We continuously monitor customer transactions and activities to detect and report suspicious behavior. Our ongoing monitoring procedures include:

- Regular review of transactions to identify patterns or anomalies.
- Monitoring for large or unusual transactions that may indicate money laundering or terrorist financing.
- Keeping records of all transactions and customer interactions for a minimum of 5 years.



## 6. Reporting Suspicious Activity

Earthdex FX is required to report any suspicious activity to the relevant authorities. Our reporting procedures include:

- Identifying and reviewing suspicious transactions or behaviors.
- Filing Suspicious Activity Reports (SARs) with the appropriate regulatory bodies.
- Cooperating with law enforcement and regulatory agencies as required.

## 7. Employee Training

All employees of Earthdex FX receive regular training on AML regulations and procedures. Our training program covers:

- Understanding money laundering and terrorist financing.
- Identifying and reporting suspicious activities.
- Complying with our AML policy and procedures.

## 8. Record Keeping

We maintain comprehensive records related to customer identification, transactions, and suspicious activity reports. Our record-keeping procedures ensure:

- Compliance with legal and regulatory requirements.
- Availability of records for review by regulatory authorities.
- Secure storage of records to prevent unauthorized access.

## 9. Review and Update

This AML policy is reviewed and updated regularly to ensure its effectiveness and compliance with applicable laws and regulations. Any changes to the policy are communicated to all employees and relevant stakeholders.

## 10. Contact Us

If you have any questions or concerns about our AML policy, please contact us at:

Earthdex FX  
St. Lucia  
[support@earthdexfx.com](mailto:support@earthdexfx.com)

