



NHRAN

**NHRAN GLOBAL
FINANCIAL
SERVICES**

Release date: 1/21/2021

Update: 2024

AML/KYC POLICY

**POLICY ON PREVENTION
OF LAUNDERING
PROCEEDS OF CRIME
AND FINANCING OF
TERRORISM
2024**

**KEY
FACEKI**

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1. OBJECTIVE AND SCOPE OF THE POLICY

This policy is composed of the following measures:

- Know your customer principle
- Monitoring and control activities
- Suspicious transaction reporting
- Training
- Internal audit

2. KNOW YOUR CUSTOMER PRINCIPLE

2.1. IDENTITY VERIFICATION

Under the “Know Your Customer” principle, necessary measures shall be adopted subject to the applicable legislation, and the Company Policy and Procedures in order to:

- Verify the customer identity
- Take measures to confirm the beneficial owner
- Obtain satisfactory information about the purpose and nature of the requested transaction
- Monitor the customer and transactions throughout the relations with customer and comparison of customer profile
- Monitor the high risk customers/transactions and other customers/transactions that require special attention

2.2. INDIVIDUALS, ENTITIES AND COUNTRIES WITH WHICH RELATIONSHIP SHALL NOT BE ESTABLISHED

- Customers who refuse to provide the required information and documentation
- Customers who are included in lists published by international institutions and organizations on the subject of laundering of crime income and terrorism (OFAC, EU, UN, HMT, etc.)
- In circumstances where identity verification not be undertaken
- information about the purpose of Transaction system for moneylaundering, financing of terrorism, and financial crimes related thereto (fraud, counterfeiting, organized offenses, etc.)



- gambling transactions and any persons and entities involved in these sectors
- Persons and entities involved in drug trafficking and entertainment industry such as casinos, bar

3. MONITORING AND CONTROL ACTIVITIES

The purpose of monitoring and control activities is to protect the Company against risks and to monitor and control on a permanent basis whether the Company's operations are carried out in accordance with the Law and other arrangements issued as per the Law as well as the Company's policies and procedures. Monitoring and control activities are executed by the Compliance Department under responsibility of Compliance Officer.

Monitoring and control activities include the following topics:

- Monitoring and control of customers and transactions in the high risk group
- Monitoring and control of complex and extraordinary transactions
- Monitoring and control of transactions conducted with high risk countries
- Controlling, completing and updating the information and documents about the customer

4. SUSPICIOUS TRANSACTION REPORTING

- Operations without any apparent legal and economical purpose
- Transactions consisting of unusual transfers with amounts to risky geographical regions and countries

5. TRAINING

The purpose of training is ensuring compliance with obligations imposed by Law and the regulation and communiques issued in accordance with Law, creating an institution culture by increasing the sense of responsibility of staff on policy and procedures of institution and on risk-based approach and updating of staff information.

7. COMPLIANCE UNIT AND COMPLIANCE OFFICER

Compliance Unit has been established and Group Head of Internal Systems has been assigned as Compliance Officer for ensuring compliance with obligations established with Law and regulations and communiqués issued.

Duties, powers and responsibilities of compliance officer are:

- Laundering proceeds of crime and terrorist financing
- The stages, methods of laundering proceeds of crime and case studies on this subject
- Legislation regarding prevention of laundering proceeds of crime and terrorist financing
- Risk areas
- Institutional policy and procedures
- In the framework of Law and related legislation
- Principles relating to customer identification
- Principles relating to suspicious transaction reporting
- Obligation of retaining and submitting
- Obligation of providing information and documents
- Sanctions to be implemented in violation of obligations
- The international regulations on combating laundering and terrorist financing
- To evaluate the information and findings obtained through researches that he/she has carried out
- to the extent of his/her power and the possibilities regarding possibly suspicious transactions
- which were forwarded or detected by his/her initiative and to report the trans

General Manager

Kamal Younis

signature



compliance officer

Kamal Younis

signature





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MONEY TRANSFER WITH

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AGREEMENTS

VISIT THE NEAREST **NHRAN**
AND USE THE SERVICE

AML/PEP COMPLIANCE CHECK

Telefon

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Web

www.Nhran.com

Adres

Zliten City Center
Operators and control
management

BUSINESS PARTNERSHIP

2021-2022 Nhran Global Financial Services has signed a business partnership agreements with many Companies.

HOW TO REGISTER YOUR DATA FOR THE PURPOSE OF THE TRANSACTION

Send Money through **Nhran Global Financial Services**

You can visit the nearest **Nhran Global Financial** service point and send money through **Nhran Global Financial**. Follow the steps below during the process.

1- Complete and sign the money transfer form or from our website to be given to you by (teller) the authorized person .

2- Give your valid identification document or through QR in Our offices you can Scan QR Then

2-1 take Selfy

2-2 taken Photo your valid identification document

amount that you want to send and the commission fee to the

teller of Nhran Global Financial or Our agents if you want Pay the Charge

3- Inform the recipient about the reference number given to you.

The money that has been sent reaches its recipient quickly within minutes or Seconds .

AML/PEP COMPLIANCE CHECK

The system used by Nhran Company, AML/PEP COMPLIANCE CHECK

REALTIME USER VERIFICATION

Liveness Check

Anti-Spoofing Check

Photo Face Match

Age Check

Gender Check

Nationality Check

and Nhran is registered in this system, we KNOW KYC before making any transaction

AML/PEP COMPLIANCE CHECK

With our AML solutions, you will be able to check whether your client..

- 1- Has a criminal record.
- 2- Is under sanction.
- 3- Is a PEP (Politically Exposed Person).

We perform the following checks as part of our Identity Verification process in the most well-known databases around the world one of which is the Interpol Black List Check.



General Manager

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compliance officer

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