

## AML AND KYC POLICY

### INTRODUCTION

Opportunity OU (hereinafter – “Quarashi Network – DOMINIQUE BUSINESS CONCEPT SRL”) Anti-Money Laundering and KnowYour Customer Policy (hereinafter – “AML and KYC Policy”) is designated to prevent and mitigate possible risks of Quarashi being involved in any kind of illegal activity. Both international and local regulations require Quarashi Network to implement effective internal procedures and mechanisms to prevent money laundering, terrorist financing, drug and human trafficking, proliferation of weapons of mass destruction, corruption and bribery and to take action in case of any form of suspicious activity from its Users. This AML and KYC Policy applies to both natural and legal persons. Legal entities joining the Quarashi Network ICO, which is defined as making a Quarashi token purchase in a specific method stated in the clause 4 of this AML and KYC Policy will receive purchased tokens to their BEP-20 address after required AML and KYC procedures that include providing specific documents.

AML and KYC Policy covers the following matters:

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##### 1.2. Identity verification

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1. Verification procedures.

1.1. Basis One of the international standards for the prevention of illegal activities is Know Your Customer ("KYC"). According to the KYC, Quarashi Network establishes its own verification procedures within the framework of anti-money laundering standards and Know Your Customer.

1.2. Identity verification Quarashi Network identity verification procedure requires the User to provide reliable independent sources of documents, data or information (e.g. ID card, international passport, bank statement, utility bills) every time the User is requested to provide certain information. For AML and KYC Policy purposes, Quarashi hereby reserves the right to collect User information.

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1.3. Anti-money laundering procedure Quarashi Network anti-money laundering procedure requires the User to provide information about the source of the funds the User uses to purchase Quarashi tokens every time the User is requested to provide certain information. Quarashi Network is not responsible for any errors or omissions in the information provided by the User.

1.4. Authenticity verification

Quarashi Network shall take steps to verify the authenticity of documents and information provided by Users, use all legal methods to double-check identification information and hereby reserves the right to investigate the actions of certain Users that have been found risky or suspicious.

1.5. Right to report

We may therefore report our suspicions regarding any activity of the users to local regulators, enforcement bodies and other compliance bodies. Those kind of actions have a goal of ensuring that the capital being used on our platform has a legitimate origin and create a safeguard in case of individuals or groups wanting to allocate their money from illegal activities on our platform.

1.6. Continuous basis of information verification

Quarashi Network hereby reserves the right to verify the User's identity on a continuous basis, especially when the verification information has been changed or the User's activity has been deemed suspicious, even if they have

already undergone identity verification. User verification information shall be collected, stored, transferred and protected strictly in accordance with Quarashi Network Data Protection Policy and the relevant rules. Following the verification of User's identity, Quarashi Network disclaims potential legal liability in situations where its Services are used for illegal activities.

#### 1.7. Transaction proceed refusal

Quarashi Network may refuse to proceed the transaction of transferring the purchased tokens to the User if the User refuses to provide any demanded information. Quarashi Network may refuse to issue tokens to the User if:

- a. The User does not provide any demanded information to Quarashi Network and enables to complete any diligence procedures on the User;
- b. The User have been previously identified as engaged in suspicious activity;
- c. The User is the citizen of a country considered to be exposed to a high risk of money laundering or financing terrorism;
- d. The User is listed on a sanctions list in any of the jurisdictions to which Quarashi Network may transfer purchased tokens, or Quarashi Network otherwise

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identifies the User as exposed to a high risk of money laundering or financing terrorism.

#### 1.8. Payment cancellation.

The User cannot cancel a request to purchase the tokens. Quarashi Network may cancel the User's purchase of the tokens if it is impossible to verify User's identity or conduct any other procedures that Quarashi Network is required to conduct. Quarashi Network may not refund User any amount until the User has provided any demanded information required by law.

## 2. Compliance Officer

### 2.1 Definition

The Compliance Officer is the person, duly authorized by Quarashi Network, whose duty is to ensure the effective implementation and enforcement of the AML and KYC Policy.

### 2.2 Duties

It is the Compliance Officer's responsibility to supervise all aspects of Quarashi Network Coin's anti-money laundering and counter-terrorist financing, including but not limited to:

- a. Collecting User's identification information;
- b. Establishing and updating internal policies and procedures for the completion, review, submission and retention of all reports and records required under the applicable laws and regulations;
- c. Monitoring transactions and investigating any significant deviations from normal activity;
- d. Implementing a record management system for appropriate storage and retrieval of documents, files, forms and logs;

e. Updating risk assessment regularly;

f. Providing law enforcement with information as required under the applicable laws and regulations.

### 2.3 Law enforcement

The Compliance Officer is entitled to interact with law enforcement, which are involved in prevention of money laundering, terrorist financing and other illegal activity.

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2.4 Contact with the clients and authorities The Compliance Officer is obliged to communicate effectively with the clients and authorities having any complaints or questions that are being addressed to him regarding the Quarashi Network AML and KYC Policy as also its implementation in order to ensure the transparency and credibility of the platform. The address to contact the Compliance Officer is [contact@quarashi.network](mailto:contact@quarashi.network). Any kind of correspondence sent to the Compliance Officer will be addressed by him within the time frame of 5 working days.

## 3. Monitoring transactions

### 3.1 Data analysis

User verification is carried out not only by checking their identity, but also by analyzing transaction models.

Quarashi Network therefore relies on data analysis as a tool for assessing risk and identifying suspicions. Quarashi Network carries out many regulatory compliance tasks, including data collection, filtering and record keeping.

### 3.2 Suspicious transactions reporting

With regard to the AML and KYC Policy, Quarashi Network will monitor all transactions, and it reserves the right to ensure that transactions of suspicious nature are reported to the proper law enforcement through the Compliance Officer and request the User to provide any additional information and documents in case of suspicious transactions.

Compliance Officer will monitor User's transactions on a day-to-day basis in order to define whether such transactions are to be reported and treated as suspicious or are to be treated as bona fide.

## 4. Payment methods

### 4.1 Metamask, payment card

The User may purchase Quarashi Network tokens by linking the Metamask wallet and managing the Ethereum deposit, transferring any cryptocurrency or by card or wire transfer. To carry out a transaction in a chosen way, the User must follow the relevant instructions on the Quarashi Network site.

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### 4.2 Payment cards usage control

Quarashi Network may refuse to complete or block, cancel or reverse a transaction of the Quarashi token purchase

made with payment cards usage if the User is suspected of money laundering, terrorist financing, fraud, any other financial crime, or any other illegal action. Quarashi Network is under no obligation to disclose the details of its credit card risk management and security procedures to the User.

#### 4.3 Metamask transfer control

Quarashi Network may refuse to complete or block, cancel or reverse a transaction of the Quarashi token purchase made with Metamask (MetaMask c/o ConsenSys, 49 Bogart Street, Brooklyn NY 11206) usage if the User is suspected of money laundering, terrorist financing, fraud, any other financial crime, or any other illegal action.

#### 4.4 Address analysis

Quarashi Network may analyze the cryptocurrency addresses against common black lists and known security discrepancies, to ensure that the funds do not come from illicit sources, and there are no signs of money laundering (location, layers, integration), either manually or using a third-party service.

#### 4.5 Liability

Quarashi Network has no control over, or liability for, the delivery, quality, safety and legality or any other aspect of any goods or services received or purchased from Metamask.

### 5. Risk assessment

Quarashi Network, in accordance with international requirements takes a risk-based approach to combating money laundering and the financing of the terrorism. By applying a risk-based approach, Quarashi Network can ensure that measures to prevent or mitigate money laundering and terrorist financing are proportionate with the identified risks. This makes it possible for resources to be allocated in the most efficient way. The principle is to allocate resources corresponding to priorities so that the highest risks are given the closest attention.

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### 6. AML and KYC Policy

#### 6.1 Acceptance

By joining the Quarashi Network ICO, which is defined as making a Quarashi Network token purchase in a specific method stated in the clause 4 of this AML and KYC Policy, the User accepts the terms of this AML and KYC Policy and hereby agrees to have read, understood and accepted the Terms of Use and Data Protection Policy available at: <https://quarashi.network/Terms-of-Use.pdf> In addition, when using certain services, the User may be subject to additional agreements applicable to such services. The User must stop using the services and the website if they do not agree with the AML and KYC Policy and the Terms of Use and Data Protection Policy.

#### 6.2 Privacy policy

User's identification information will be collected, stored, shared and protected strictly in accordance with the Quarashi Network Privacy Policy and related regulations.

