POLICY PARTNERS

Anti-Money Laundering (AML) & Know Your Customer (KYC) Policy

1. Purpose

Policy Partners is committed to maintaining the highest standards of integrity, transparency, and regulatory compliance in all its business activities.

This Anti-Money Laundering (AML) & Know Your Customer (KYC) Policy establishes the principles and procedures adopted by Policy Partners to help prevent money laundering, terrorist financing, identity fraud, financial crime, and other unlawful activities.

This Policy applies to:

- Website Users
- Customers
- Authorized Business Associates (ABA)
- Franchise Partners (FP)
- Employees
- Consultants
- Service Providers
- Any individual or organization associated with Policy Partners

2. Policy Statement

Policy Partners is committed to:

- Conducting business with honesty and integrity.
- Taking reasonable steps to verify customer and partner identities where required.
- Promoting lawful and ethical business practices.
- Cooperating with competent regulatory and law enforcement authorities where legally required.

- Maintaining appropriate records in accordance with applicable laws and Company policies.

3. Know Your Customer (KYC)

Where applicable, Policy Partners may request identity verification before providing services or approving registrations.

Verification may include:

- Full Name
- Date of Birth
- Photograph
- Mobile Number
- Email Address
- Residential Address
- PAN Card
- Aadhaar Card (where legally permitted)
- Passport
- Driving Licence
- Voter ID
- Business Registration Documents (for Franchise Partners)
- GST Registration (if applicable)
- Bank Account Details (where necessary)

Policy Partners may request additional documents whenever required for verification or compliance purposes.

4. Customer Due Diligence

Policy Partners may carry out reasonable due diligence, including:

- Identity verification.
- Address verification.

- Business verification.
- Document validation.
- Risk assessment.
- Periodic review of customer information.

Additional verification may be requested where circumstances warrant enhanced scrutiny.

5. Anti-Money Laundering Commitment

Policy Partners maintains a zero-tolerance approach toward:

- Money Laundering
- Terrorist Financing
- Identity Theft
- Fraud
- Forgery
- Corruption
- Bribery
- Financial Crime
- Misrepresentation
- False Documentation

Any suspected unlawful activity may result in immediate suspension or termination of the relationship, subject to applicable law and Company procedures.

6. Responsibilities of ABA & Franchise Partners

All Authorized Business Associates and Franchise Partners shall:

- Verify customer information to the extent required by Company procedures and applicable law.
- Collect only genuine information and documents.
- Never knowingly submit forged or false documents.
- Never assist in fraudulent transactions.

- Maintain customer confidentiality.
- Report suspicious activities through Company reporting channels.
- Cooperate with Company verification procedures.

7. Suspicious Activities

Examples of suspicious activities may include:

- False identity documents.
- Forged signatures.
- Incorrect customer information.
- Multiple applications using different identities.
- Attempts to conceal identity.
- Requests involving unusual payment methods.
- Any activity appearing inconsistent with legitimate business purposes.

Users should promptly report suspected suspicious activity to Policy Partners.

8. Record Maintenance

Policy Partners may maintain records relating to customer verification, registrations, communications, and transactions for periods required by applicable laws or Company policy.

Records are retained to support compliance, dispute resolution, audit requirements, and lawful business operations.

9. Confidentiality

All KYC information collected by Policy Partners shall be treated as confidential and handled in accordance with the Company's Privacy Policy and applicable laws.

Information will only be disclosed where:

- Required by law.
- Required by a competent authority.
- Necessary to provide requested services.
- Authorized by the customer or user.

10. Fraud Prevention

Policy Partners reserves the right to:

- Verify submitted documents.
- Reject incomplete or inaccurate applications.
- Request additional documentation.
- Suspend registrations pending verification.
- Refuse services where fraudulent activity is reasonably suspected.

Providing false information may result in account suspension or termination and any other action permitted under applicable law.

11. Regulatory Compliance

Policy Partners expects all users, Authorized Business Associates, and Franchise Partners to comply with applicable Indian laws and regulations relevant to their activities.

Where services are provided through third-party insurers, financial institutions, or other regulated entities, users must also comply with the applicable requirements of those organizations.

12. Policy Updates

Policy Partners reserves the right to amend or update this AML & KYC Policy at any time.

Updated versions will be published on the Company's website.

Continued use of our website or services after updates become effective constitutes acceptance of the revised Policy.

13. Contact Us

For questions regarding this Policy, please contact:

Policy Partners

🌐 Website: **www.policypartners.in**

Declaration & Consent

By registering as an **Authorized Business Associate (ABA)**, **Franchise Partner (FP)**, or by using the Policy Partners website, you acknowledge and agree that:

☑ I have read and understood the Policy Partners AML & KYC Policy.

☑ I agree to provide accurate, complete, and genuine information and documents whenever required.

☑ I understand that Policy Partners may verify my identity and supporting documents in accordance with applicable laws and Company procedures.

☑ I agree to cooperate with any reasonable verification or compliance process requested by Policy Partners.

☑ I understand that providing false information or fraudulent documents may result in suspension or termination of my registration and any other action permitted by applicable law.

☑ **I have read, understood, and voluntarily agree to the Policy Partners AML & KYC Policy.**

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