



## Customer Acceptance Policy

To establish a business relationship with our customers, Aurum Capital International realizes a thorough Due Diligence to all potential clients. In order to avoid cooperating with companies suspected of engaging in illegal activities, breaching laws, regulations and/or international guidelines. All customers must send both personal and corporate information through our KYC ACCEPTANCE FORM in order for our Compliance Department to carry out the Due Diligence.

All suppliers, mine owners, gold owners and scrap jewelry owners who keep a commercial relationship with Aurum Capital International are considered customers.

Our ACCEPTANCE POLICY is based on the analysis and evaluation of the risk entailed by the commercial relationship with each client. The RISK FACTORS that are evaluated by the ACCEPTANCE POLICY are divided into three sections.

### STUDY AND RISK FACTORS:

- **Particular risk factors of each country.**
  - International sanctions affecting at the country of origin.
  - Sanctions affecting by the UN Security Council resolutions. See more information at: <http://www.un.org/sc/committees/>
  - Corruption or political instability at the country of origin.
  - Collusion and tolerance of money laundering, financing of terrorism or arms trafficking at the country of origin.
  
- **Particular risk factors of each customer.**
  - Sanction affecting the customer.
  - Sanction affecting by the UN Security Council. More information at UN Security Council Sanctions Committees: [http://www.un.org/sc/committees/list\\_compend.shtml](http://www.un.org/sc/committees/list_compend.shtml)
  - Customer's business record.
  - Company's origin as well as those responsible of it.
  - Customer's criminal record at the country of origin for non-compliance of domestic and/or international laws.



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- **Particular risk factors of each transaction.**

- Purchase transactions that do not infringe any law or international norm.
- Banking values and movements required for normal transactions within the sector.
- Origin of legal product, articulated by the relevant authority at the country of origin.

**Important: Any indication of illegal activity, such as child labor, will result in the immediate refusal of the Customer.**

Taking into consideration the parameters described above, Aurum Capital International will prepare a final report that details acceptance or rejection of each customer based on its conclusions.

At Aurum Capital International rests at your disposal in order to provide an integral advisory, control and consultancy service. The company offers a personalized and tailored assistance to meet the needs of each customer to maintain a safe business relationship for both parties.

Yours sincerely,  
Compliance Department