AL AHALIA
Money Exchange Bureau
Licensed by Central Bank of the UAE

AML / CFT / CPF Policy

Integrity. Vigilance. A safer financial system.

At Al Ahalia Money Exchange Bureau, we are committed to conducting business with integrity and preventing our services from being misused for money laundering, terrorist financing, proliferation financing or other financial crime. We maintain a risk-based compliance programme in accordance with applicable UAE laws, Central Bank of the UAE requirements and relevant international standards.

AML Preventing criminals from concealing or using funds obtained through illegal activities.

CFT Preventing funds or other assets from being collected, transferred or made available for terrorist purposes.

CPF Preventing the financing of weapons of mass destruction, delivery systems and related materials or activities.

Our Compliance Commitments

- **Know Your Customer:** We verify customers and, where applicable, beneficial owners, beneficiaries and other parties connected with a transaction.
- **Customer due diligence:** We assess transaction purpose, source of funds and customer risk, and may request more information for higher-risk, unusual, complex or large transactions.
- **Sanctions screening:** We screen relevant customers and transaction parties against applicable sanctions and designated-person lists and apply required restrictions or asset-freezing measures.
- **Transaction monitoring:** Our systems and trained employees monitor transactions and activity patterns to identify unusual or potentially suspicious behaviour.
- **Regulatory reporting:** Where required, we report suspicious activity to the UAE Financial Intelligence Unit or other competent authorities and may delay, reject, block or freeze a transaction.
- **Confidentiality and records:** We protect customer information and retain identification, transaction and compliance records for the periods required by applicable laws and regulatory requirements.
- **Governance and training:** Our programme includes compliance oversight, employee training, internal controls, independent review and periodic updates based on regulatory and emerging financial-crime risks.

How Customers Can Help

- Provide valid identification and complete, accurate and current information.
- Explain the transaction purpose and provide information about the beneficiary, source of funds or source of wealth when requested.
- Submit supporting documents promptly and tell us when personal or business information changes.
- Never provide false documents, conceal the true owner or beneficiary, act for an undisclosed third party, or divide transactions to avoid regulatory checks.

WHY INFORMATION MAY BE REQUIRED

We may delay, decline or discontinue a transaction or customer relationship where required information is unavailable, inconsistent or insufficient, or where legal or regulatory restrictions apply.

Applicable confidentiality requirements may prevent us from explaining certain compliance decisions or confirming whether a regulatory report has been submitted.

Enquiries

For general questions concerning this policy, please contact **Customer Service on 600 546 645**, email **customerservice@ahaliaexchange.com**, or visit any Al Ahalia Money Exchange Bureau branch.

We may update this policy when applicable laws, regulatory requirements or financial-crime risks change, and the latest version will always be published on our website.