

SERVICE GUIDELINE DNBC Financial Group

This guide will help you through the process, step-by-step. We want to make it as simple as possible for you to complete your application for a DNBC Financial Group (DNBC) international current account. All you need to do now is get your documents ready and read through our Know-Your-Customer procedures.

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INTRODUCTION



Our company began its journey in 2017. We've grown fast and support business financial transactions for individuals as well as enterprises around the world. We are thriving as a solution to global financial payments with a strong passion for simplification. We set ourselves a mission to help our customers by sending and receiving money internationally without restrictions. Up until now, our financial services have offered a variety of services following the monitor of the Bank of Lithuania. The scope of these services encompassed a broad range from European countries to global engagement. In its most basic form, Our business unbundles these services into individual as well as business offerings. The combinations of streamlined offerings with technologies enables our company to be more efficient and cut down the problems with each transaction.

This guide will help you through the process, step-by-step. We want to make it as simple as possible for you to complete your application for a DNBC Financial Group (DNBC) international current account. All you need to do now is get your documents ready and read through our Know-Your-Customer procedures.

PERSONAL DOCUMENTS

Proof of identity	Proof of residential address (You can refer to below recommended documents or any valid proof that shows your residential address information)
 Passport (current and valid) Color scan passport with full capture of the first 2 pages & No blurry area or hidden information by any kinds. This must clearly show your photograph, personal details and 	 Bank statement/Credit card statement (dated within the last 3 months) ✓ We only accept statements from banks and financial institutions or VISA/Mastercard/American Express. ✓ Statements must be written in English or translated into English with Public Notarization.
 signature. ✓ We accept passport only. ✓ If your scanner is not available, we recommend scanning your 	Utility bill (dated within the last 3 months) ✓ We accept gas, electricity, water, internet or land- line telephone bills.
documents with the "Camscanner" mobile app, which can be downloaded from App Store for IOS and Google Play for Android.	 Mortgage statement (dated within the last 3 months) We accept mortgage or home loan statements. Statements must be written in English or translated into English with Public Notarization.
	 Driving license (current and valid) - apply for EU citizen ✓ We only accept photocard driving licenses. ✓ Please color scan both sides of the card with full information.

<u>Sample</u>









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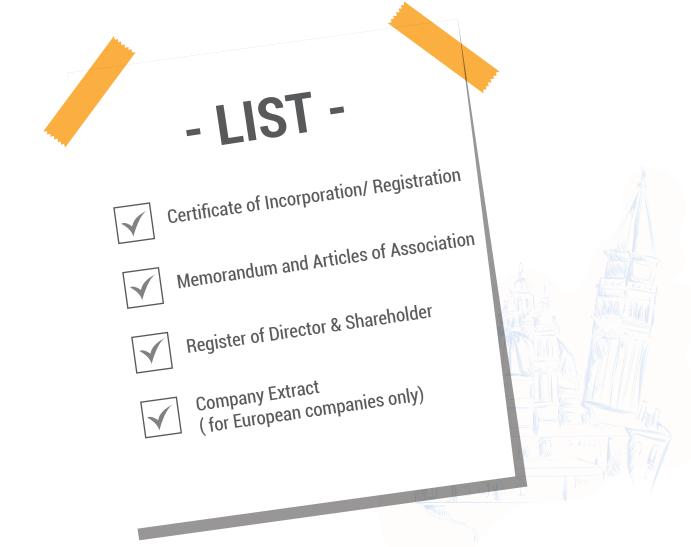






LEGAL ENTITY DOCUMENTS

About business overview, please provide government issued documents as below requirements



Requirements for legal entity documentation may depend on jurisdictions, and DNBC Relationship Manager will serve clients that are incorporated outside the EU.

MERCHANT ACCOUNT DOCUMENTS

✓ Document requirements for merchant accounts are similar to corporate accounts. Client needs to provide personal documents (passport & valid address proof) and legal entity documents. However it depends on the client's jurisdiction, and DNBC will have different procedures for different cases.

Merchant accounts are looked after by PayCEC is a sub-brand of DNBC Financial Group - the "DNBC", which is specialised to provide Merchant Account Services of DNBC.

✓ To open a merchant account, it is recommended that the client provides comprehensive details about their website and company goods or services.

UNSUPPORTED BUSINESS ACTIVITIES

✓ DNBC Financial Group is committed to comply with high ethical standards. Our policies on prohibited products and industries according to the local regulations and/or other international agreements (included but not limited to local authority requirements on environment, health, safety and labor aspects) aim to ensure that risks identified by DNBC are appropriately mitigated.

If client's businesses enter into any illegal activities namely weapons trade, drug trafficking, human trafficking, etc. will be held account for reassessment.

NON-COOPERATIVE JURISDICTIONS LIST

According to the European Commission, the purpose of the Non-cooperative jurisdictions list is to ensure safe and effective business activities.

✓ DNBC Financial Group holds the right to refuse to work with any customer whose nationality is in the "Non-cooperative jurisdictions" list. We aim to deliver unparalleled protection and trust to our customers.

Please refer to the link below to learn more about the Non-cooperative list of Jurisdiction/ Nationality with DNBC Financial Group.

*https://www.dnbcf.com/info/high-risk-list-non-cooperative-jurisdictions

ONBOARDING PROCESS

Online registration

Client is encouraged to register online by visiting <u>www.dnbcf.com</u>, and click to the "Open an Account" button on the top right corner.



DNBC contacts client

DNBC Relationship Manager approaches clients



for on-boarding consultation and assistance on document advice and further steps.

First funding to account

First funding is needed to continue the opening process. Client will be required to deposit into a temporary account before transferring to the client's official account.





Remote interview preparation

After first funding was made successfully, a short remote interview needs to be conducted for face recognition and identity verification. DNBC Relationship Manager will make an appointment with the client and propose the suitable communication channel (Skype S or Zoom).

Clients are advised to prepare PERSONAL DOCUMENTS (passport + address proof) before starting the interview.

Note: If the client has difficulty communicating in English, We would like to facilitate the presence of an interpreter. The translator will turn up with the client in front of the interview camera.

Relationship Manager confirms application status

DNBC Relationship Manager will get in touch with client for post-interview.



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TRANSACTION MONITORING

✓ To mitigate risks for both clients and DNBC, the account holder is encouraged to follow DNBC's instructions. We appreciate Client's honesty and coordination in reporting and checking documents during Onboarding and Transaction Monitoring.

✓ Supporting documents should be included in each corporate transaction for your own tracking and reporting purposes.

STAY SAFE FROM CYBER RISKS

Tackling cyber threats remains a top priority for DNBC Financial Group. We are committed to secure your digital banking information. It is also important to protect DNBC and yourself from scams before the "SEND" button is pressed. Here are the tips to get ahead of the challenge in the cyber world.

Avoid Phishing sites or emails

Phishing is a cyber attack that uses disguised email as a weapon to convince users to click on a malicious attachment or link. It attempts to gain sensitive, confidential information such as usernames, passwords, credit card information, network credentials, and more.

How to keep your business safe:

We will never request your banking credentials (including username, password, transaction details, account information) and password over the phone, via email or SMS.

Don't be rushed into making a quick decision.

Never click on links in emails, or open or download attachments, unless you are sure they are safe.

Be careful about the information you share on social media as this can provide fraudsters with many small pieces of information that make a bigger picture.

Forward any suspicious emails to <u>support@dnbcf.com</u>.

Online payment with safety

 \checkmark Check your bank statements regularly and keep an eye on any suspicious transactions.

- Verify payee details carefully before executing any transactions.
 Make online purchases from secure sites, check the "padlock" icon payt to the address here.
- Make online purchases from secure sites, check the "padlock" icon next to the address bar, the URL of the site should begin with 'https'.

We recommend that you pay online with Two-Factor Authentication by installing the Authy app is which is available on Appstore for iOS and Google Play for Android.
 After completing your transactions, make sure to log off your internet banking - DNBCnet, clear the cache, and close the browser.

CONTACT US

For more information, You can contact DNBC Financial Group. We're happy to answer any questions you may have.

- www.dnbcf.com/ca/en
- support@dnbcf.com

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