PROTOCOL FOR OBTAINING BANK STATEMENTS

Because of the central importance of an accurate, authentic, up-to-date bank statement for our due-diligence process, we insist on the following protocol for obtaining, sending and receiving a bank statement – especially for new clients. Since the majority of problematic applications involve fraudulent or "doctored" bank statements, this protocol guarantees that the issuing bank takes full responsibility for the accuracy and authenticity of the document – and that no subsequent alterations have been made.

1) A prospective client shall instruct their bank officer(s) to send a fresh bank statement to them (the client) **via the bank's own secure email server**. No personal or commercial email server or platform is acceptable (hotmail, yahoo, gmail, etc.). It must be sent to the client as an official electronic communication of and from the bank.

2) The client shall **immediately forward** this email to the responsible Fund director or associate. The client shall **not** download the bank's account statement to their computer and resend it attached to an email from their own server. The email must simply be **forwarded** – exactly as the client received it from their bank officer – directly to the Fund director or associate. This eliminates the possibility of downloading and altering the bank statement before we receive it.

3) If the client has forwarded the bank statement to our associate, the associate should then forward it immediately to the relevant director and also communicate to the director by phone and WhatsApp that the bank statement has been sent.

The above process may need to be repeated several times during the course of the due-diligence process. It is one of the main factors in our ability to guarantee the accuracy and authenticity of the bank statement *before* we present the new client-partner's file to our due-diligence team, partner banks and traders. It is crucial for the security of our programs – and for the privacy and security of our client-partners.