



AML/CTF-Compliance Summary

At **Quantum Family-Office LLC**, we prioritize the security and integrity of our financial services. As part of our strict adherence to international and national regulations, we follow comprehensive identification and verification processes to protect our clients and prevent any misuse of our services. These measures are designed to comply with the **Law on Measures Against Money Laundering (LMML)** and the **Law on Measures Against Financing of Terrorism (LMFT)**.

Why We Collect Your Information?

Our commitment to regulatory compliance and risk management requires us to apply detailed due diligence procedures. This ensures that our clients are not involved in illegal activities such as money laundering or terrorism financing. By collecting and verifying your personal and business information, we can:

- Verify your identity and legitimacy.
- Ensure the integrity and transparency of financial transactions.
- Comply with laws aimed at protecting the financial system from being used for criminal purposes.

What Information Do We Collect?

Quantum Family-Office LLC may collect the following information during the client onboarding process, based on whether you are an individual or a corporate client:

1. For Individual Clients:

- Full name, date of birth, and place of birth.
- Official identification number (such as personal ID, passport, or residency card).
- Current nationality and any additional citizenships held.
- Residential address and proof of address (utility bills, bank statements, etc.).
- Status as a **Politically Exposed Person (PEP)** or related to a PEP.
- Source of funds and wealth, especially in cases involving significant or unusual transactions.

2. For Corporate Clients:

- Full company name, legal form, and registration number.
- Proof of business address and headquarters.
- Identification of directors and legal representatives.



- Information on the company's **Ultimate Beneficial Owners (UBOs)**—individuals who ultimately own or control the business.
- Details on the company's structure, including shareholding and management.
- Business activity, scope of operations, and expected volume of transactions.
- Relevant licenses, certifications, or registrations, if applicable.

How We Verify Your Information

To ensure that the information provided is accurate and reliable, **Quantum Family-Office LLC** performs detailed verification using independent and trustworthy sources. The process involves:

- **Verification of Documents:** We validate documents such as passports, IDs, corporate certificates, and proof of address.
- **Cross-Referencing Registries:** For corporate clients, we cross-check information with public databases and commercial registries to verify the legitimacy of the company and its beneficial owners.
- **Enhanced Due Diligence:** If a client is considered high-risk (e.g., if they are a PEP, involved in complex transactions, or operating in a high-risk jurisdiction), we apply additional measures. This includes closer scrutiny of transactions, more frequent reviews, and collection of further supporting documentation, such as financial statements or legal agreements.

When We Apply Enhanced Due Diligence

Enhanced due diligence (EDD) is applied in cases where a higher risk of money laundering or terrorism financing is identified. These cases may include:

- Clients involved in high-risk sectors (e.g., crypto-assets, cash-intensive businesses).
- Clients operating in high-risk jurisdictions identified by regulatory bodies or international authorities.
- Politically Exposed Persons (PEPs) or clients closely associated with PEPs.
- Complex transactions that lack a clear economic or legal purpose.

In these instances, we may request additional information such as detailed proof of the source of funds, financial records, or declarations about the client's business activities.

Who We Will Not Onboard

In accordance with our internal policies and global AML/CTF regulations, **Quantum Family-Office LLC** reserves the right to refuse onboarding certain clients. We will not onboard clients who:

- **Cannot Be Verified:** We are unable to verify the identity of the client, the beneficial owner, or other key individuals involved in the business. This includes cases where identification documents are incomplete or unreliable.



- **Are Involved in High-Risk Activities:** Clients who are associated with industries, jurisdictions, or business activities that present a significant risk for money laundering, terrorism financing, or other criminal activities.
- **Politically Exposed Persons (PEPs) and Related Individuals:** While we may onboard PEPs, clients who are PEPs or closely related to PEPs will be subject to enhanced due diligence. In cases where we deem the risks too high, we may refuse to onboard.
- **Engage in Suspicious or Unlawful Activities:** Clients suspected of being involved in illegal activities, such as fraud, tax evasion, money laundering, or financing terrorism, will not be onboarded.
- **Are Listed on Sanctions Lists:** Clients who appear on official sanctions lists or are required by law to have their assets frozen will be refused. This includes individuals and businesses subject to financial sanctions or restrictive measures.
- **Provide Conflicting Information on Beneficial Ownership:** If discrepancies are found between the beneficial ownership data provided by the client and the data available in public registries (e.g., the Bulgarian Commercial Register), we will not proceed with the onboarding process until the issues are resolved.

Why We Need This Process

The identification and verification of clients is not only a regulatory requirement but also an important safeguard against illegal activities. By ensuring that we have a clear understanding of our clients and their business activities, we can:

- **Protect Your Interests:** By verifying client identities and transactions, we help safeguard your assets and protect your financial dealings.
- **Ensure Compliance:** We must comply with local and international laws designed to prevent money laundering, financing of terrorism, and other illegal activities.
- **Maintain a Secure Environment:** By onboarding only verified and legitimate clients, we create a safe, trustworthy environment for all our clients and business partners.

By completing this process, you are helping **Quantum Family-Office LLC** maintain the highest standards of security and integrity in all financial transactions.