

ANTI-MONEY LAUNDERING (AML) POLICY

Prevention of Money Laundering and Financial Crime

Issued by	PROTEC GmbH
Applicable for	Office-Based Small Business Operations
Version	1.0
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1. Purpose

PROTEC GmbH is committed to ethical, transparent and lawful business practices and to preventing money laundering, terrorist financing, fraud and financial crime.

2. Scope

This Policy applies to all employees, management, contractors and commercial business relationships.

3. Prohibited Activities

PROTEC GmbH prohibits money laundering, terrorist financing, concealment of illegally obtained funds, fraudulent financial activities and any business activity that violates applicable financial crime laws.

4. Business Partner Due Diligence

PROTEC GmbH aims to conduct business only with reputable customers, suppliers and business partners engaged in lawful activities. Where appropriate, the company may verify identity, review unusual transactions and avoid anonymous or unverifiable parties.

5. Financial Controls

Reasonable financial controls include accurate accounting records, proper approval processes, transparent invoicing and payment practices and compliance with tax and reporting obligations. Cash transactions should be minimized where possible.

6. Reporting Suspicious Activity

Employees must report suspicious payment requests, unusual third-party arrangements, suspicious invoices or attempts to conceal parties involved in transactions to management immediately.