

ANTI-MONEY LAUNDERING COMPLIANCE POLICY



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ANTI-MONEY LAUNDERING (AML) COMPLIANCE POLICY

INTRODUCTION

Anti-Money Laundering (AML) compliance is central to Ryans Loans LLC's ethical and operational framework. Operating across Dubai, Switzerland, Australia, and the U.S., the Company is committed to preventing money laundering, terrorist financing, and related crimes. This policy outlines Ryans Loans LLC's adherence to global AML laws, including the UAE AML Law, Swiss AML Act, Australia's AML/CTF Act, and U.S. regulations. It defines the Company's proactive approach to identifying and mitigating financial risks, ensuring transparency, accountability, and integrity. Through continuous monitoring, staff training, and collaboration with regulators, Ryans Loans LLC fosters a culture of compliance and trust in every transaction.

EMPOWERING FINANCIAL GROWTH AND TRUST
THROUGH SECURE LENDING SOLUTIONS



SCOPE

The Scope of Ryans Loans LLC's AML Policy defines who and what activities are covered across all operations in Dubai, Switzerland, Australia, and the U.S. It applies to clients, employees, partners, and all transactions, ensuring unified compliance, due diligence, and monitoring to prevent money laundering, fraud, and illicit financial activities.

CLIENT DUE DILIGENCE

- 01 Client Due Diligence (CDD) ensures Ryans Loans LLC thoroughly verifies client identities, financial backgrounds, and activities across all jurisdictions, preventing money laundering, terrorist financing, and other illicit financial behavior through comprehensive risk assessment and monitoring.
- 02 Using a risk-based approach, clients are categorized as low or high risk, with enhanced checks for high-risk profiles, periodic reviews, and verification of source of funds to maintain financial integrity and transparency.
- 03 CDD integrates advanced technology, staff training, and strict data protection to detect suspicious activities, ensure compliance with global AML laws, and safeguard clients and the Company from financial crimes.

TRANSACTION MONITORING

ENSURING COMPLIANCE AND OVERSIGHT

Ryans Loans LLC upholds strict financial oversight to detect and prevent suspicious activities while ensuring every transaction complies with international regulations and protects client interests across all jurisdictions.

INTELLIGENT RISK DETECTION AND REVIEW

Advanced systems identify unusual financial behaviors. High-risk clients and large transactions receive detailed review by compliance officers to verify authenticity, document findings, and ensure full regulatory adherence.

GLOBAL INTEGRITY AND CONTINUOUS ENHANCEMENT

Ryans Loans LLC regularly updates its monitoring processes, trains staff, and strengthens cross-border compliance to maintain transparency, protect client data, and uphold global anti-money laundering standards.

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SUSPICIOUS ACTIVITY REPORTING

DETECTING AND IDENTIFYING SUSPICIOUS ACTIVITY

Ryans Loans LLC ensures that any irregular financial behavior is promptly detected and reviewed. Compliance officers analyze client activities such as unusual transfers, multiple small transactions, or sudden increases in account usage to identify potential risks for money laundering or fraud.

REPORT HANDLING

Suspicious activities are documented and escalated to senior compliance officers for verification and regulatory reporting with full accuracy.

RISK RESPONSE

The Company may freeze accounts or restrict transactions while continuously refining SAR procedures to match evolving global AML risks.

LEGAL COMPLIANCE

SARs comply with local AML laws in all jurisdictions, maintaining strict confidentiality to prevent tipping-off and ensure investigation integrity.

STAFF TRAINING

Employees receive AML training, and SAR records are securely stored and integrated with other compliance systems for effective monitoring.

RECORD-KEEPING

COMPREHENSIVE DOCUMENTATION

Ryans Loans LLC keeps accurate and detailed records of all client information, transactions, and compliance activities. These records support transparency, legal compliance, and effective detection and prevention of financial crimes across all operational jurisdictions.

- **SECURE STORAGE AND RETENTION**

Records are encrypted, access-controlled, and retained per legal requirements to ensure confidentiality, integrity, and availability during audits.

- **STAFF TRAINING AND AUDIT COMPLIANCE**

Employees receive AML training, and audits confirm adherence to documentation, accuracy, and transparent record-keeping standards.

- **DATA PROTECTION AND DESTRUCTION**

The Company follows data privacy laws; outdated records are securely deleted to maintain confidentiality and compliance.



EMPLOYEE TRAINING & RESPONSIBILITIES



**DRIVING EXCELLENCE
& ACCOUNTABILITY
TO PROTECT TRUST
THROUGH
AWARENESS.**



COMPREHENSIVE AML TRAINING PROGRAMS

- Structured AML training for all staff.
- Onboarding covers AML principles thoroughly.
- Programs align with global regulations.
- Continuous updates on emerging risks.

ROLE-SPECIFIC RESPONSIBILITIES

- Frontline staff trained on KYC procedures.
- Back-office ensures secure transaction monitoring.
- Compliance officers manage investigations professionally.

CONTINUOUS DEVELOPMENT AND COMPLIANCE AUDITING

- Regular refresher courses for all employees.
- Performance reviews ensure compliance consistency.
- Non-compliance addressed through corrective actions.

TECHNOLOGICAL COMPETENCE AND REPORTING CULTURE

- Staff trained on AML digital systems.
- Whistleblowing channels encourage safe reporting.
- Cross-jurisdictional awareness ensures legal compliance.

INTERNATIONAL COMPLIANCE

GLOBAL REGULATORY ADHERENCE

Ryans Loans LLC upholds full compliance with Anti-Money Laundering (AML) regulations across Dubai, Switzerland, Australia, and the United States. The Company applies a unified compliance framework while respecting each jurisdiction's legal requirements, such as FinCEN, AUSTRAC, FINMA, and the UAE Central Bank. Through continuous risk assessments, employee training, and standardized AML procedures, Ryans Loans LLC ensures transparent operations and proactive reporting. Advanced digital systems support cross-border monitoring, helping detect suspicious activities in real time. By aligning with global standards from FATF and other regulators, the Company strengthens its reputation for integrity, accountability, and international trust.

OVERSIGHT AND COLLABORATION

Regular audits, inter-office coordination, and secure reporting channels ensure consistent global compliance. Employees and clients can confidentially report concerns, reinforcing accountability, transparency, and ethical conduct across all Ryans Loans LLC operations.



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POLICY UPDATES AND REVIEW

Policy Updates and Review at Ryans Loans LLC ensure that the Company's Anti-Money Laundering (AML) framework remains current, effective, and fully compliant with evolving global regulations. Operating in Dubai, Switzerland, Australia, and the United States, the Company continuously monitors local and international AML laws, regulatory guidance, and emerging threats to maintain legal consistency and operational integrity. Reviews are conducted annually or as needed following regulatory or technological changes. Updates are approved by senior management, documented, and communicated across all departments and client networks to ensure transparency and accountability.

Employees receive targeted training on revised policies, ensuring proper implementation within daily operations. Clients are notified of material updates affecting their transactions or obligations, reinforcing trust and compliance awareness. Internal audits assess the effectiveness of updates, while findings guide further refinement and staff education. Ryans Loans LLC also harmonizes global policies to align with jurisdiction-specific regulations, supported by advanced monitoring systems that enhance detection and reporting accuracy.

Through continuous review, proactive communication, and the integration of technology, Ryans Loans LLC ensures its AML policies remain robust, adaptive, and transparent. This approach strengthens the Company's defense against financial crimes while upholding global standards of trust, accountability, and ethical financial conduct.

ACKNOWLEDGEMENT

Ryans Loans LLC ensures every client understands and agrees to its Anti-Money Laundering (AML) Compliance Policy before engaging in any transaction or service. The Acceptance section confirms that clients have read, understood, and consented to all AML procedures, including due diligence, transaction monitoring, and reporting of suspicious activities. By proceeding with Ryans Loans LLC, clients acknowledge their responsibility to comply with regulatory standards across all jurisdictions—Dubai, Switzerland, Australia, and the United States. This mutual commitment between the Company and its clients reinforces transparency, integrity, and cooperation in preventing financial crimes and maintaining compliance with international AML regulations and best practices.



CONTACT INFORMATION



WE ARE READY TO ASSIST YOU

Ryans Loans LLC ensures effective global communication for AML compliance through offices in Dubai, Switzerland, Australia, and the United States. Clients can contact info@ryans-loan.com or visit local offices for inquiries, reporting suspicious activities, or regulatory clarifications. Each office adheres to its region's AML laws—UAE Central Bank, FINMA, AUSTRAC, and FinCEN—providing accurate and timely assistance. All client information is handled confidentially and securely.

The Company maintains a unified tracking and escalation system, ensuring transparency and consistent global standards. Ryans Loans LLC's commitment to responsiveness, collaboration with regulators, and continuous improvement strengthens trust, compliance, and operational excellence worldwide.



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