

User Identification and Anti-Money Laundering Policy

(KYC/AML) SALUNO ECOSYSTEM PTY LTD

Last revised: March 2026

This KYC/AML Policy governs the procedures for user identification and measures to prevent illegal activity on the SALUNO platform.

SALUNO ECOSYSTEM PTY LTD (ACN 691 893 151) (hereinafter — "SALUNO", "we") applies KYC (Know Your Customer) and AML (Anti-Money Laundering) procedures to ensure the security of the Platform, protect users, and comply with applicable Australian law.

In accordance with Australian legal requirements, including anti-money laundering and counter-terrorism financing regulations, the implementation of identification and transaction monitoring procedures is a mandatory component of the Platform's operations.

By using the Platform, the User agrees to the terms of this Policy.

1. General Provisions

SALUNO implements measures aimed at:

- preventing fraud
- detecting suspicious activity
- preventing the use of the Platform for illegal purposes
- complying with applicable legal requirements

SALUNO applies a risk-based approach, under which the level of verification may depend on the nature of the User's activity and the features of the Platform being used.

2. User Identification (KYC)

As part of the identification procedure, SALUNO may request:

- name and date of birth
- citizenship and residential address
- identity document details
- photo or video identification
- other information necessary to complete the verification

Completion of the identification procedure may be a mandatory condition for access to certain Platform features. SALUNO reserves the right to restrict access to such features if the identification procedure has not been completed.

3. Data Verification and Validation

Data provided by the User may be verified:

- using automated systems
- through the engagement of specialised providers
- by analysis of submitted documents

SALUNO reserves the right to request additional information and documents when necessary for verification purposes.

4. Activity Monitoring

SALUNO monitors user activity with the aim of:

- identifying suspicious transactions
- preventing fraud
- ensuring compliance with legal requirements

Analysis may include automated data processing with subsequent manual review where necessary.

5. Transaction Monitoring and AML Controls

SALUNO applies transaction monitoring and analysis procedures to prevent the use of the Platform for illegal purposes.

All incoming and outgoing transactions may be reviewed using automated tools and analytical systems.

Such reviews may include:

- analysis of the source of funds
- assessment of the nature and structure of transactions
- screening of addresses and transactions for links to fraud
- cross-referencing against sanctions lists and other restrictive registers

SALUNO may use third-party services to assess the risk level of transactions.

Where an elevated level of risk is identified, SALUNO reserves the right to apply additional measures, including requesting further information or temporarily restricting transactions.

Reviews may be carried out on an ongoing basis throughout the entire period of Platform use.

6. Restrictive Measures

In the context of compliance with this Policy and applicable law, SALUNO reserves the right to apply measures aimed at ensuring Platform security and preventing illegal activity.

Such measures may include:

- temporary restriction of access to certain Platform features
- suspension of transaction processing
- request for additional information or documents
- conducting additional review of User activity

Decisions on applying such measures are made on the basis of internal risk assessment procedures and taking into account the nature of the User's activity.

7. Data Retention

Data collected under KYC/AML procedures is processed and stored in compliance with applicable legal requirements.

The retention period may include:

- the period during which the User uses the Platform
- an additional period following cessation of use, as required by law or necessary for fulfilling legal obligations

In certain cases, data may be retained for longer periods if required to:

- comply with regulatory requirements
- resolve potential disputes
- protect the legitimate interests of SALUNO

8. Data Transfers

Personal data collected under KYC/AML procedures may be transferred to:

- specialised providers performing user identification and verification
- technical partners supporting the operation of analysis and monitoring systems
- government authorities and regulators where there is a lawful basis for doing so

Transfers are carried out solely to the extent necessary to achieve the processing purposes and comply with legal requirements.

All data recipients are required to ensure an appropriate level of data protection and confidentiality.

9. User Rights

The User has the right to:

- obtain information about their personal data processed under KYC/AML procedures
- request correction or updating of their data
- submit a request or enquiry regarding the verification procedures being conducted

User requests are handled within a reasonable timeframe, not exceeding 15 (fifteen) business days, subject to applicable legal requirements.

The exercise of certain rights may be restricted if this is necessary for compliance with AML requirements or for the prevention of illegal activity.

10. Restrictions

SALUNO reserves the right to deny access to certain Platform features or restrict their use where the User:

- has not completed the mandatory identification procedure
- has provided inaccurate, incomplete, or misleading information
- is engaged in activity that gives reasonable grounds for suspicion of a legal violation
- is using the Platform for purposes contrary to the established rules

Such restrictions are intended to ensure Platform security and protect the interests of users.

11. Policy Amendments

SALUNO reserves the right to amend this Policy.

In the event of material amendments, the User will be notified by email or through the Platform's personal account. Such amendments shall take effect no earlier than 14 (fourteen) calendar days

from the date of notification to the User.

12. Contact Information

For questions relating to the application of this Policy, KYC/AML procedures, or the processing of personal data, Users may contact us by email: kyc@saluno.io