

Dear customers,  
the aim of this document is to introduce you the **5th Anti-Money Laundering directive**. We hereby, ask you to get acquainted with this document. Thank you.

## I. Introduction

**Investment service Provider<sup>1</sup>** is **LYNX B.V., Branch CZ** (hereinafter „**LYNX**“); ID no.: 02451778; Address: Vaclavske namesti 776/10, Nove Mesto, 110 00 Praha 1, Czech Republic; legal form: Branch, file no. A 76398 registered via Municipal court in Prague.

**LYNX applies honest, fair and professional conduct in the provision of services in accordance with the best interests of its customers<sup>2</sup>** (hereinafter "clients"). **Investor's protection and Consumer protection, incl. their interests of all clients, is our priority.**

## II. Law requirements

Taken mitigating measures by the LYNX have been based mainly on the EU legislation:

- Directive (EU) 2018/843 of the European Parliament and of the Council of 30 May 2018 amending Directive (EU) 2015/849 on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing, and amending Directives 2009/138/EC and 2013/36/EU (available [here](#)).

### What does the 5th Anti-Money Laundering directive bring?

- Improving transparency on the real owners of companies, and the real owners of trusts;
- Interconnection of the beneficial ownership registers at EU level;
- Lifting the anonymity on electronic money products (prepaid cards) in particular when used online;
- Extending Anti-Money Laundering and Counter Terrorism financing rules to virtual currencies, tax related services, and traders in works of art;
- Broadening the criteria for assessing high-risk third countries and improving checks on transactions involving such countries;
- Setting up centralized bank account registers or retrieval systems;
- Enhancing the powers of EU Financial Intelligence Units and facilitating their cooperation;
- Enhancing cooperation between financial supervisory authorities.

### When are the new rules in force?

The 5th Anti-Money laundering directive has been adopted and entered into force on 9 July 2018.

Member States will have to implement these new rules into their national legislation by 10 January 2020.

These rules were upgraded as EU leaders called for a collective European effort following the wave of terrorist attacks. The Commission urges Member States to stick to their commitment to introduce these tightened measures as early as possible.

**Source of information: FIU, EUR LEX**

<sup>1</sup> LYNX B.V. is regulated by the Czech National Bank and is conducted as "Branch of foreign Investment firm (non-bank)" via the [Lists of regulated and registered financial market entities](#).

<sup>2</sup> Customers coming from Slovak Republic and Poland have been pre-accepted by the LYNX Branch Czech Republic.

### **III. AML/CFT and CDD Policy**

Implemented are procedures & principles related to the “*Anti-Money Laundering, Countering Terrorist Financing and Customer Due Diligence Policy*”.

Control function is also implemented e.g. Compliance function.

The LYNX B.V. Group policies are implemented mandatory and staff must adhere to them.

### **IV. Final provisions**

Printed version of this document is available in the LYNX office.

LYNX B.V. reserves the right to take an update of this document.

*Date of effect: July 12, 2019*