

12th June 2020

The Directors
E-Pay International Limited
47 Red Lion Street
London

Dear Sir / Madam,

COMPLIANCE CONFIRMATION

E-PAY INTERNATIONAL LIMITED

We write to you to confirm that we have conducted a review of the compliance manuals, policies and procedures maintained by E-Pay International Limited. We conducted the review on a planned approach basis and made inquiries as we deemed appropriate under the circumstances.

Our review included the following subjects:

1. Anti-money laundering compliance
2. Fraud detection and reporting
3. Financial crime

Our most recent review was conducted in June 2020.

We are satisfied that E-Pay International Limited comply with the requirements set by the Financial Conduct Authority specifically those of the Payment Services Directive as they relate to Segregation and Safeguarding, the EU Anti-Money Laundering Directive and the requirements set by their anti-money laundering supervisor, HM Revenue and Customs.

We trust that you find this confirmation useful.

Yours sincerely,

For: Inchmead Audit Limited



M E H Khan ACA FCCA

DIRECTOR

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