

# COMPLIANCE & AML POLICY

VOIPHUB TECHNOLOGIES LIMITED

Last updated: 2 February 2026

## 1. Purpose and Principles

This Compliance & AML Policy outlines the general compliance framework applied by **VOIPHUB TECHNOLOGIES LIMITED** (“Voiphub”, “we”, “us”) in the course of providing business-to-business telecommunications services.

Voiphub is committed to conducting its business in a lawful, ethical and responsible manner, consistent with applicable laws, regulations and recognised industry standards.

This Policy is **informational in nature** and does not create regulatory obligations beyond those imposed by applicable law.

## 2. Scope of Activities

Voiphub provides **wholesale and transit telecommunications services** on a **B2B basis**, including voice and messaging routing.

Voiphub does **not** provide consumer financial services, payment services or banking services, and does **not** hold customer funds.

## 3. Legal and Regulatory Framework

Voiphub maintains compliance controls with reference to applicable laws and standards, including where relevant:

- UK anti-money laundering and counter-terrorist financing legislation;
- UK sanctions and export control regimes;
- applicable data protection laws (UK GDPR, Data Protection Act 2018);
- telecommunications and electronic communications regulations;
- relevant international sanctions frameworks (UK, EU, UN).

The applicability of specific obligations depends on the nature of the services provided and the role of Voiphub in each transaction.

## 4. Risk-Based Approach

Voiphub applies a **risk-based approach** to compliance, taking into account:

- customer type and jurisdiction;

- nature of traffic and services used;
- transaction patterns and volumes;
- fraud, abuse and reputational risk indicators.

Controls are proportionate to the identified risk.

## 5. Customer Due Diligence (KYB)

Voiphub conducts **Know Your Business (KYB)** and due-diligence checks on customers, which may include:

- verification of corporate registration and ownership;
- identification of directors, beneficial owners or authorised representatives;
- assessment of business activities and intended use of services.

Voiphub reserves the right to request additional information or documentation where reasonably required.

## 6. Anti-Fraud and Traffic Monitoring

Voiphub implements technical and operational measures to detect and mitigate:

- fraudulent or abusive traffic;
- artificial inflation of traffic (AIT);
- CLI spoofing, SIM-box activity and bypass fraud;
- phishing, smishing and other deceptive practices.

Monitoring is performed for compliance, security, quality assurance and risk-management purposes.

## 7. Sanctions and Restricted Activities

Voiphub does not knowingly provide services to:

- sanctioned individuals or entities;
- prohibited jurisdictions;
- activities restricted under applicable sanctions or export-control laws.

Where sanctions risk is identified, Voiphub may restrict, suspend or terminate services without prior notice.

## 8. Suspicious Activity and Escalation

Where suspicious activity, fraud or compliance concerns are identified, Voiphub may:

- request clarification or supporting information;
- suspend or restrict services;
- report matters to relevant operators, partners or authorities where legally required.

## 9. Record Keeping

Voiphub maintains records relating to compliance, KYB, billing and traffic monitoring for periods consistent with legal, regulatory and operational requirements.

## 10. Governance and Responsibility

Compliance oversight is managed internally by designated personnel.

Voiphub may engage external professional advisers to support compliance, legal and regulatory matters as required.

## 11. Training and Awareness

Personnel involved in compliance-relevant functions receive appropriate guidance and awareness in relation to:

- fraud prevention;
- acceptable use and traffic integrity;
- data protection and confidentiality;
- escalation and incident handling.

## 12. Limitations

Nothing in this Policy:

- constitutes an admission of regulated status;
- creates fiduciary or regulatory duties beyond applicable law;
- limits Voiphub's contractual rights under its Terms of Service or Acceptable Use & Traffic Policy.

## 13. Amendments

Voiphub may amend this Policy from time to time by publishing an updated version on its website.

## 14. Contact

**VOIPHUB TECHNOLOGIES LIMITED**

Compliance: [compliance@voiphub.com](mailto:compliance@voiphub.com)

Legal: [legal@voiphub.com](mailto:legal@voiphub.com)