

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

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