

MSE FINANCIAL SERVICES LIMITED

EMPLOYEES' RECRUITMENT AND TRAINING POLICY

RECRUITMENT OF EMPLOYEES

The Company has adequate screening procedures in place to ensure high standards when recruiting employees. It identifies the key positions within the organization structures having Regards to the Risk of Money Laundering and terrorist financing and the size of their business and ensure the employees taking up such key positions are suitable and competent to perform their duties.

EMPLOYEES TRAINING

The company provides training to employees adequately to acquaint them in AML (Anti Money Laundering) and CFT (Combating the Financing of Terrorism) procedures. Training requirements shall have specific focuses for front-office staff, back office staff, compliance staff, risk management staff and staff dealing with clients. It is crucial that all those concerned fully understand the rationale behind these directives, obligations and requirements, implement them consistently and are sensitive to the risks of their systems being misused by unscrupulous elements.

The above training would be provided in addition to their regular tasks being carried out by them and such other responsibilities assigned to them from time to time.