**Compliance statement**

BLINKIO OÜ is a company registered in Estonia (registry code 14718623), that operates an online cryptocurrency exchange (crypto to fiat) called Bitcoinblink, with the appropriate licenses issued by the European Union. BBlinkio OÜ via its platform “Bitcoinblink” allows its users (individual or corporate) to buy and sell cryptocurrencies for traditional currencies such as the Euro/Dollar.

* Virtual Currency Wallet Service FRK000807
* Exchange of cryptocurrency to Fiat Currency FVR000913

Bitcoinblink endeavors to maintain a company culture and business strategy whereby Bitcoinblink’s core and base values and standards of professional conduct are maintained at every business level and within all its activities. These standards include national, international, and European legislation, regulations issued by the relevant local (supervisory) authorities, generally accepted business standards, and Bitcoinblink’s internal standards(including ethical standards).

Bitcoinblink endeavors to contribute to the global fight against financial and economic crime, such as money laundering. For this, it has developed and maintains a sound framework, which includes policies, procedures, processes, and periodical training to staff members on financial and economic crime-related topics.

Bitcoinblink does not tolerate tax evasion, being a violation of (inter)national law. At the same time, it recognizes that the legal establishment and business formation of some legal entities can be motivated by tax incentives, exemptions, or other tax benefits legally offered by specific (offshore) jurisdictions. Bitcoinblink, therefore, specifically assesses the risks of tax avoidance to ascertain that tax reasons are not the only reason for the customer being legally established in an offshore jurisdiction. Under no circumstances, Bitcoinblink will accept or condone activities or behavior that will or might in any way conflict with any of its core and base values and standards.

Bitcoinblink is committed to creating value for its customers while meeting its statutory and regulatory obligations. This includes maintaining a fraud and corruption prevention culture. Bitcoinblink’s core and base values and standards, governance and risk management frameworks, and controls work together to prevent, detect and respond to potential or actual fraudulent or corrupt conduct.

Although the Bitcoinblink has the overall responsibility for ensuring compliance, it is important to stress that all staff of Bitcoinblink have a duty in respect of compliance. Therefore, the mitigation of any compliance risk is a shared responsibility. For this, Bitcoinblink applies three lines of defense model:

* The first line of defense is formed by management and business.
* The second line of defense is formed by the risk management functions, including the compliance function.
* The third line of defense is formed by the internal audit function, which assesses the functioning and effectiveness of the business units and the risk management and compliance activities.

Bitcoinblink complies with all applicable laws and regulations in each jurisdiction in which it operates. Some countries now have requirements to operate a digital currency business:

* **United States:**

Bitcoinblink is required to comply with a number of financial services and consumer protection laws, including:

* The Bank Secrecy Act, which requires Bitcoinblink to verify customer identities, maintain records of currency transactions for up to 5 years, and report certain transactions
* The USA Patriot Act, which requires Bitcoinblink to designate a compliance officer to ensure compliance with all applicable laws, create procedures and controls to ensure compliance, conduct training, and periodically review the compliance program

Bitcoinblink is also registered as a Money Services Business /MBS/ with Financial Crimes Enforcement Network /FinCEN/.

* **European Union /EU/:**

Bitcoinblink is fully complying with:

* Anti-Money Laundering Directive (AMLD)
* General Data Protection Regulations

We strictly follow the requirements of the EU, and local EU member states supervisor authority.

For all other jurisdiction where Bitcoinblink operates, we comply with all applicable supervisors’ authority requirements:

* Canada - Financial Transactions and Reports Analysis Centre of Canada /FINTRAC/
* Australia - Australian Transaction Reports and Analysis Centre /AUSTRAC/
* South Korea – Financial Supervisory Service /FSS/
* Japan – Financial Services Agency /FSA/
* United Kingdom – Financial Conduct Authority /FCA/
* Switzerland - Financial Market Supervisory Authority /FINMA/
* Luxemburg - Commission de Surveillance du Secteur Financier /CSSF/
* Gibraltar - Financial Services Commission /FSC/