

GLOBAL DYNAMIC SAVINGS GROUP MEMBER NON-DISCLOSURE AGREEMENT

Non-Disclosure Agreement.

By voluntarily participating in the Global Dynamic Savings group, you acknowledge that:

- 1) You are who you say you are, you are not sponsoring anyone, and your identity can be validated through proper state, country, or territory identification. You will use your **LEGAL** first and last name.
- 2) You are 18 years of age.
- 3) You understand that you will not disclose to anyone or use the personal information of this group for any form of solicitation or advertisement.
- 4) You will not send any marketing, spam content, or links associated for business gain or misleading scam sites to any member or authorized administrator of the group.
- 5) You will not send derogatory, illicit, obscene, disrespectful, or discriminating words, images, anti-Semitic, racist, bullying, or other offensive content in any form to any member or authorized administrator.
- 6) You understand that no one has guaranteed you anything, there are **NO refunds**, and you fully accept the risk of investing or donating into any program offered by Global Dynamic Savings Group and its authorized affiliates.
- 7) You agree to fully comply with the referral requirements and any such stipulations within Global Dynamic Savings Group authorized or affiliated programs.
- 8) You acknowledge that everyone participating in donating is following the same process & no one has asked you to do anything outside of the process.
- 9) The monies you are using to donate are not acquired through any illegal or unauthorized means.
- 10) You understand that you **MUST** consult with a certified financial advisor or tax professional regarding all questions regarding taxable giving or monies considered as being received as income. You understand that no authorized administrator or leader of Global Dynamic Savings Group is offering you professional tax advice.
- 11) You will respect **ALL** members and designated/authorized administrators.
- 12) You will not portray to be or act as an authorized administrator for Global Dynamic Savings Group.
- 13) You agree to direct **ALL** questions or suggestions to your designated & authorized administrator.
- 14) You will actively participate in the group by attending at least one to two Opportunity Zoom calls a month.
- 15) You will join the Global Dynamic Savings Group chat on GroupMe to stay up to date with announcements and group updates: https://groupme.com/join_group/72039825/MGqyeyJf.
- 16) You are fully aware and agree to all the terms of being a member of Global Dynamic Savings Group. You understand that non-compliance of the stated policies or rules will forfeit your eligibility and membership status.

GLOBAL DYNAMIC SAVINGS GROUP MEMBER COMPLIANCE AGREEMENT

Compliance Standards.

As part of our compliance and oversight procedures we routinely audit the information that our members provide us. As a legitimate organization, Global Dynamic Savings Group (GDSG) requires full transparency from each vetted member. You must enter your legal first and last name, along with your accurate email, phone, two qualified referral names and contact information, and payment method information. The mandatory payout platform for ALL donations within GDSG will be WISE (Formerly TransferWise).

The exception of the mandatory payout platform will be if you currently reside in a country that will not allow you to register an account with WISE. At those instances only authorized payment platforms will be allowable. It is the responsibility of GDSG members to follow the complete verification processes for the approved payment platforms to establish his/her personal accounts.

Additionally, we ask each member who joins the ‘*Global Dynamic Savings Group 2*’ GroupMe application to ensure that their user profile name is their legal first and last name. During our compliance checks an authorized Administrator will conduct compliance checks to verify members’ identity and information.

It is the policy of GDSG to prohibit and actively prevent money laundering and any activity that facilitates money laundering or the funding of terrorist or criminal activities by complying with all applicable requirements under the Bank Secrecy Act (BSA) and its implementing regulations.

Money laundering can be defined as engaging in acts designed to conceal or disguise the true origins of criminally derived proceeds so that the proceeds appear to have derived from legitimate origins or constitute legitimate assets. Generally, money laundering occurs in the "placement", "layering", and "integration" stages of cash, such as money orders or traveler's checks, or deposited monetary instruments into accounts at financial institutions. Criminal and fraudulent activities involving money laundering or intentional financial mismanagement include insider trading, market manipulation, ponzi schemes, terrorist financing, cybercrimes, and other investment-related fraudulent activity.

Our Anti-Money Laundering (AML) policies, procedures and internal controls are designed to ensure compliance with all applicable BSA regulations and Financial Industry Regulatory Authority (FINRA) rules and will be reviewed and updated on a regular basis to ensure appropriate policies, procedures and internal controls are in place to account for both changes in regulations and changes within our organization.

Global Dynamic Savings Group (GDSG) will comply with all local, state, and federal laws and regulations involving any subpoenas or requests to provide information to law enforcement agencies. We will employ strict procedures both to ensure that only relevant information is shared and to protect the security and confidentiality of this information.

Rules: 31 C.F.R. § 1023.210; FINRA Rule 3310.

Agreement.

I understand and agree that I am expected to carefully review and comply with all Global Dynamic Savings Group (GDSG) policies, rules, procedures, prohibited activities, and guidelines (collectively called “Global Dynamic Savings Group (GDSG) Rules and Policies”). Global Dynamic Savings Group (GDSG) reserves the right to change or update the organizational *Rules and Policies* at any time. Violation of such rules may result in member termination.

Member Signature

Date

Member’s Printed Name

Date Joined