

FINANCIAL SECURITY & PAYMENT GUIDE

1. ANTI-FRAUD POLICY (Verification Standards)

To protect our partners from cyber-crime and "man-in-the-middle" attacks, MOL GROUP BISSAU enforces strict invoice verification protocols:

A. Digital Signature Verification: All official invoices are issued as secured PDFs containing a verifiable digital corporate seal. Do not accept invoices in Word or Excel formats.

B. Secondary Voice Confirmation: Before initiating any wire transfer, the payer is encouraged to contact their dedicated MOL account manager or the GW Office (+245 956998423) via a trusted line to verbally confirm the bank coordinates.

URGENT ALERT: MOL GROUP BISSAU will NEVER notify you of a change in bank accounts via email. Any such notification should be treated as a fraudulent attempt. Immediately report suspicious emails to security@mol.services.

2. PAYMENT INSTRUCTION GUIDE

Our structured billing process ensures transparency and legal compliance:

- **Timeline:** Invoices are generated only after the successful completion of the KYC (Know Your Customer) process and the signing of the NCNDA.
- **Delivery Method:** Banking coordinates (IBAN/SWIFT) are never typed in the body of an email. They are provided exclusively within a password-protected or encrypted PDF attachment.
- **Currency:** All payments are to be remitted in USD (United States Dollars) unless otherwise specified in the Charter Party.
- **Reference:** Each transfer must include the specific Invoice Number and Vessel Name in the payment reference field to ensure immediate allocation.

3. AUDITED CORPORATE ACCOUNTS

MOL GROUP BISSAU operates through a limited number of audited, tier-1 international bank accounts. Payments to private individual accounts or third-party escrow services not authorized in writing by the Board of Directors are strictly prohibited.