



Anti-Fraud Policy

Purpose and scope of this policy

Darqtec has a commitment to high legal and ethical standards, and all Affiliates are required to share this commitment. The purpose of this policy is to clarify the responsibilities of all Affiliates with respect to fraud, and fraud prevention, and the actions that will be taken by Darqtec towards any Affiliate(s) if fraud is suspected and/or detected in their engagement with Darqtec, and/or Darqtec's partner companies.

Definition of fraud

The legal definition of fraud varies among countries and jurisdictions, but the term is commonly used to describe a wide variety of dishonest practices, and/or misconduct(s). Fraud comprises of the use of deception to obtain an unjust, or illegal financial advantage; and intentional misrepresentations (often regarding financial statements provided one, or more individuals). Fraud is commonly perpetrated by parties to obtain money, property, or services; to avoid payment or loss of services, or to secure an advantage, whether for personal business purposes. Acts of fraud are not dependent upon the application, or threat of violence, or of physical force.

Acts of fraud may involve, but are not limited to:

- Fraudulent use of credit cards;
- Fictitious bookings, orders, or purchases of any kind;
- The making of false statements to obtain a financial (or other) benefit for oneself, or another/others;
- Using another person's digital identity or password, or creating false identities/passwords, without consent or authority.

It should be noted that actions taken to instigate, aid, abet, attempt, conspire, or cooperate in a fraudulent act, also constitute fraud.

Investigation of allegations

All allegations of fraud and suspected fraud are taken seriously by Darqtec. Upon receipt of information indicating fraud or suspected fraud, Darqtec will assess the information and determine if the Affiliate in question will be suspended pending a further investigation, or if the membership will be terminated immediately.

Should the Affiliate be suspended for fraud, all e-wallet balances, Commissions, Bonuses and Reward funds will be subject to suspension, and the Affiliate in question may be blocked from accessing the Darqtec website.

Should the membership be terminated immediately, however, the Affiliate may lose all rights to his or her position in the Compensation Plan, i.e., all previous, current and future commissions, bonuses and rewards earnings will be forfeited.

Disciplinary/legal action

Proven fraud or suspected fraud, which comes to Darqtec's attention, will be referred to the appropriate authorities at the earliest possible opportunity. This may include, but is not limited to, filing a police report.

Darqtec reserves the right to take legal action against any Affiliate whom Darqtec suspects of having committed fraud.

Reporting fraud

Anyone with information regarding fraud or suspected fraud is strongly encouraged to report this information to Darqtec's Compliance Department at compliance@darqtec.com.

Anonymous reports

Individuals wishing to protect their identity may report fraud anonymously. For anonymous reports, a report number and code are used to allow the individual making a complaint to follow up, and to check if the assessing officer has requested any further information.