



PAG GLOBAL TRANSACTION GOVERNANCE MANUAL



**Pacific Alliance Group (PAG)
Governance & Compliance Framework
Administered by Zarif Menon and Associates (ZMA)**

**Confidential - Internal Use Only
Version 1.0**

1. INTRODUCTION

The PAG Global Transaction Governance Manual establishes the institutional governance standards applied by Pacific Alliance Group (PAG) across all structured finance, trade facilitation, and capital advisory engagements.

This manual defines the due diligence framework, risk management procedures, compliance requirements, and transaction governance protocols to ensure that PAG operates in accordance with Tier-1 global family office standards.

The governance system is administered by Zarif Menon and Associates (ZMA), which acts as the compliance gatekeeper and transaction governance authority within the PAG ecosystem.

2. PURPOSE OF THIS MANUAL

The purpose of this manual is to:

- establish a consistent governance framework for PAG transactions
- protect PAG and its partners from fraudulent or non-compliant transactions
- ensure transparency and accountability in all commercial engagements
- provide clear guidance on transaction review and approval processes
- maintain international best practice standards in financial and trade facilitation

This manual applies to all PAG ecosystem participants, including PAG leadership, ZMA governance teams, and approved introducers.



3. PAG GOVERNANCE STRUCTURE



Strategic Oversight



Governance & Compliance Authority



Opportunity Origination



Transaction Execution

This governance model ensures that PAG maintains strategic control while ZMA enforces strict compliance and due diligence standards.

4. TRANSACTION CATEGORIES

The governance framework applies to the following categories of transactions:

- Financial Instrument Transactions (SBLC, BG, LC, MTN)
- Commodity Trade Facilitation (Gold, Oil, Energy Products)
- Capital Raising & Investment Facilitation
- Infrastructure and Project Finance
- Structured Trade Finance Transactions

Each transaction category is subject to PAG's internal risk assessment and approval procedures.

5. DUE DILIGENCE FRAMEWORK (ZMA-DD-001)

All transactions introduced into the PAG ecosystem must undergo comprehensive due diligence in accordance with the **ZMA-DD-001 Due Diligence Protocol**.

Mandatory documentation includes:

- Company profile
- Corporate registration documents
- audited financial statements
 - bank statements
- business plan and financial projections
- beneficial owner identification
 - regulatory compliance confirmations

Transactions that fail to meet due diligence standards shall not proceed further within the PAG ecosystem.

6. FINANCIAL INSTRUMENT GOVERNANCE

Financial instrument transactions such as SBLC, BG, LC, and MTN structures require enhanced scrutiny due to the high incidence of fraudulent schemes in this sector.

The following checks must be completed:

- verification of the issuing financial institution.
- confirmation of SWIFT capability.
- review of instrument verbiage.
- validation of transaction purpose.
- assessment of issuance fee structure.
- confirmation of underlying commercial activity

ZMA shall maintain final authority on whether such transactions proceed for PAG participation.

7. RISK ASSESSMENT FRAMEWORK

All transactions must undergo structured risk assessment. Risk levels are classified as:

Low Risk:

Transactions involving Tier-1 financial institutions and well-established counterparties.

Moderate Risk:

Transactions involving emerging market institutions or mid-tier financial entities.

High Risk:

Transactions involving offshore issuers, unverified institutions, or unclear commercial purposes. High risk transactions shall be rejected unless extraordinary verification is obtained.

8. COMPLIANCE REQUIREMENTS

All parties participating in PAG transactions must comply with international regulatory standards including:

- Know Your Customer (KYC)
- Anti-Money Laundering (AML)
- Sanctions screening
- FATF jurisdiction assessment

ZMA shall coordinate compliance verification where required.



9. TRANSACTION APPROVAL PROCESS

Stage 1



Preliminary Screening

Initial documentation review and transaction overview assessment



Stage 2



Due Diligence Review

Verification of corporate, financial and regulatory information



Stage 3



Governance Approval

Final approval by PAG governance authorities following risk ecaluation. Transaction may be classified as APPROVED, CONDITIONAL APPROVAL or REJECTED

10. INTERMEDIARY PROTECTION

PAG recognises the important role of intermediaries and introducers in facilitating global transaction.

All transaction must be supported by appropriate intermediary protection agreements including;

Facilitation Agreements



NCNDA / IMFPA structures



commission protection clauses



These agreements ensure that all legitimate parties are protected from circumstances.

11. DOCUMENTATION STANDARDS

All transaction documentation must meet professional standards suitable for international counterparties.

Documents shall include clear definitions of:

- ✓ roles and responsibilities
- ✓ financial obligations
- ✓ compliance responsibilities
- ✓ limitation of liability
- ✓ dispute resolution mechanisms

ZMA shall review documentation before finalisation.

12. CONTINUOUS GOVERNANCE REVIEW

This governance manual shall be reviewed periodically to ensure alignment with evolving global financial standards, regulatory requirements, and PAG strategic objectives.

12. CONCLUSION

The PAG Global Transaction Governance Manual reflects PAG's commitment to operating with integrity, transparency, and professionalism in all financial and trade facilitation activities.

By applying this governance framework, PAG ensures that its ecosystem maintains the highest standards expected of a global advisory and capital facilitation organisation.

APPROVAL

This governance manual is approved for implementation within the PAG ecosystem.

**Founder, President & CEO
Pacific Alliance Group
Dr. Zarif Menon
Zarif Menon and Associates Limited**

