

Annex 20: AML/CFT (KYC) Assessment

Fiji Coral Reef Resilience

January 2026

Prevention of Money Laundering and Financing of Terrorism

First Level AML/CFT (KYC) Assessment

AML/CFT (KYC) is assessed in the financial due diligence of Executing Entities (EEs). In accordance with WWF's risk-based approach to preventing money laundering and financing terrorism, and to comply with applicable economic sanctions and export controls, WWF performed a risk assessment on the proposed EE, WWF Fiji. WWF Fiji was assessed as low risk.

This risk assessment:

- Verified the identity of the EE.
- Checked the EE against a series of watch lists using LexisNexis Bridger Insight Software.
- Assessed the purpose, economic rationale, and overall risks associated with the recipient based on all relevant information, including, for example, the type of third parties involved, and the financial instrument proposed by the third parties.
- Includes the financial due diligence assessments completed on EE.

The GCF funds will be administered by WWF Fiji. They will be required to agree, in writing, not to engage in transactions with, or provide resources or support to, individuals and organizations associated with terrorism, including those individuals or entities that appear on the Specially Designated Nationals and Blocked Persons List maintained by the U.S. Treasury (online at: <https://www.treasury.gov/resource-center/sanctions/SDNList/Pages/default.aspx>) or the United Nations Security designation list (online at: https://www.un.org/sc/suborg/en/sanctions/1267/aq_sanctions_list).

WWF Fiji (EE) is designated as a nonprofit and does not have beneficial owners.