VASP LICENSE
FINTECH SERVICES

PERU

VASP (PSAV) Registration & AML/CFT Compliance

SAC company setup, SBS/UIF-Peru alignment, PSAV registration support and ongoing compliance

SAC company setup **PSAV registration support** **Ongoing AML/CFT compliance**

Prepared by	VASP-License.com
Jurisdiction	Peru
Service focus	SAC formation, PSAV registration support, UIF/SBS AML/CFT readiness, local representation, banking assistance and ongoing compliance
Proposal validity	To be confirmed in engagement documentation
Currency	Euro (EUR)

EXECUTIVE SUMMARY

Peru VASP (PSAV) registration & compliance structure

Peru provides a defined AML/CFT pathway for virtual asset service providers through PSAV registration and supervision by UIF-Peru and the SBS. The structure combines local company formation with AML/CFT controls, compliance-officer support, reporting procedures and an implementation roadmap for regulated operations.

EUR 24,500	1-2 weeks	EUR 2,500/mo
Stage 1: new SAC formation + PSAV registration support	Indicative company setup elements, subject to documents and registry timing	Stage 2 AML/CFT implementation & ongoing compliance support

The engagement is organized in two stages. Stage 1 covers SAC company formation and the PSAV registration pathway, including corporate registrations and bank-account assistance. Stage 2 provides the recurring regulatory analysis, AML/CFT prevention program, supervision, review, traceability and monitoring workflows required for operational readiness.

Package and professional fee summary

Package / service	Professional fees	Estimated timing / stage
Stage 1 - New SAC + PSAV registration support	EUR 24,500	Company setup + registration pathway
Local legal representative + legal address	EUR 1,500 / month	Monthly, where required
Stage 2 - AML/CFT compliance program	EUR 2,500 / month	Monthly implementation phases
Ready-made company	Contact us	Subject to availability
Bank account assistance	**Included in Stage 1 roadmap**	**During setup / onboarding**

Stage 1 professional fees are EUR 24,500 for a new SAC company and PSAV registration support. Local legal representative and legal address services are EUR 1,500 per month where required, including basic accounting during the pre-commercial phase. Stage 2 AML/CFT implementation and ongoing compliance support is EUR 2,500 per month.

SCOPE OF WORK

1. SAC company formation & local setup

The corporate workstream establishes a Peruvian Sociedad Anónima Cerrada (SAC) for the intended virtual-asset activity. The setup includes notarial coordination, SUNARP registration, SUNAT registration and RUC, corporate books, initial share issuance, governance appointments and supporting local setup.

Included corporate work

SAC formation and local corporate registrations for the PSAV pathway.

- SAC incorporation and notarial coordination
- SUNARP registration
- SUNAT registration and RUC
- Corporate books and initial share issuance
- Bank account assistance within Stage 1 roadmap

Structure highlights

Key launch requirements for the Peruvian operating entity.

- No minimum capital requirement stated for SAC incorporation
- Legal representative / General Manager support
- Legal address / tax domicile in Peru
- Powers of attorney for non-resident participants where required
- Governance and management documentation

Formation and corporate onboarding

Service / item	Professional fees	Estimated timing
SAC formation, SUNARP / SUNAT / RUC and corporate setup	Included in EUR 24,500 Stage 1 fee	Approx. 1-2 weeks for setup elements

2. PSAV registration & operational readiness

The PSAV workstream maps the proposed business model to the recognized virtual-asset activity categories and coordinates the registration and AML/CFT readiness process under UIF-Peru / SBS supervision.

- Exchange between virtual assets and fiat / legal tender.
- Exchange between one or more forms of virtual assets and transfer of virtual assets for third parties.
- Custody and/or administration of virtual assets or control instruments.
- Financial services connected to an issuer offer or sale of a virtual asset.

Service / item	Professional fees	Estimated timing
PSAV registration & AML/CFT readiness support	Included in EUR 24,500 Stage 1 fee	Registration / implementation stage

REGULATORY POSITION

SBS / UIF-Peru PSAV framework

Supreme Decree No. 006-2023-JUS incorporated PSAVs as obliged entities for AML/CFT reporting. SBS Resolution No. 02648-2024 sets prevention-system obligations for PSAVs under UIF-Peru supervision. The core pathway is PSAV registration together with implementation of the required AML/CFT controls.

PSAV registration pathway

Registration plus AML/CFT prevention-system implementation.

- Supreme Decree No. 006-2023-JUS
- SBS Resolution No. 02648-2024
- UIF-Peru AML/CFT supervision
- Compliance Officer designation support
- ROS process, records and annual reporting support

Recognized PSAV activities

Business model is mapped before filing and implementation.

- Virtual asset / fiat exchange
- Virtual asset / virtual asset exchange
- Transfers on behalf of third parties
- Custody / administration of virtual assets
- Issuer-related virtual-asset financial services

Implementation considerations

Core AML/CFT obligations are active. Travel Rule implementation under Chapter VIII has an extended implementation runway. Business models involving securities or payment services may require additional regulatory review depending on the exact activity.

Standard package deliverables

01	SAC incorporation, SUNARP registration, SUNAT / RUC and corporate records
02	Business-model assessment and mapping of PSAV activity categories
03	PSAV registration coordination under UIF-Peru / SBS framework
04	AML/CFT manual, code of conduct, risk matrix and KYC / KYB / KYT controls
05	Compliance Officer support, reporting procedures and transaction-monitoring roadmap
06	Banking assistance and handover to recurring compliance / local support

COMPLIANCE & MAINTENANCE

3. AML/CFT prevention & compliance foundation

The compliance program is designed around the company's activities, client profile and transaction flows. It includes manuals, policies, customer and business due diligence procedures, risk controls, reporting workflows and transaction-monitoring arrangements for ongoing UIF/SBS compliance.

- AML/CFT manual, code of conduct, risk matrix and internal policies.
- KYC, KYB and KYT procedures, transaction monitoring and traceability workflows.
- Suspicious Operations Report process, operation records, annual compliance reporting support and control testing.

Service / item	Professional fees	Estimated timing
AML/CFT manuals, policies, risk controls & implementation roadmap	Included in Stage 1 / expanded through Stage 2	During registration and implementation

4. Local representation & recurring support

Where the entity is integrated by two non-resident individuals or a foreign company, a local legal representative and legal address are provided at EUR 1,500 per month. Basic accounting during the pre-commercial phase is included within that monthly service.

Service / option	Professional fees / inclusion	Frequency / stage
Local legal representative + legal address	EUR 1,500 / month	Monthly, where required
Pre-commercial basic accounting	Included with local representative / address	Monthly
Stage 2 AML/CFT compliance program	EUR 2,500 / month	Monthly phases
Regulatory analysis & compliance roadmap	Included in Stage 2	Ongoing
Supervision, review & control testing	**Included in Stage 2**	**Ongoing**
Traceability, monitoring & alerts workflows	Included in Stage 2	Ongoing

Stage 2 compliance services are delivered in monthly phases at EUR 2,500 per month, aligned to the implementation roadmap and operational go-live.

Stage 2 workstreams

- Regulatory analysis; AML/CFT prevention program; supervision and review; traceability, monitoring and alerts. The workstream also supports periodic control testing, corrective actions, ROS alert workflows and case-management records.

ONBOARDING & DELIVERY

5. Onboarding & project coordination

Before implementation begins, VASP-License.com will confirm the intended virtual-asset activities, ownership and management structure, local representation requirements and the controls required for the selected operating model.

Service / item	Professional fees	Delivery stage
PSAV scope confirmation and project coordination	Included in selected services	Initial onboarding stage

Project information to confirm

- Proposed PSAV activity categories, target markets, expected transaction flows and operating model.
- Shareholders, managers, legal representative / General Manager and any non-resident ownership structure.
- KYC / KYB / KYT approach, transaction monitoring, custody / cybersecurity arrangements and reporting workflows.
- Banking requirements, website / platform information and expected operational launch timetable.

Indicative project flow

01	Confirm PSAV activities, ownership, governance and local-presence requirements
02	Collect KYC / corporate documents and prepare SAC incorporation
03	Complete SUNARP / SUNAT / RUC setup and corporate records
04	Prepare PSAV registration and AML/CFT readiness documentation
05	Implement monitoring, reporting and compliance-officer workstreams
06	Coordinate banking and transition into recurring compliance support

Company setup elements are estimated at approximately 1-2 weeks, subject to complete documentation, notarial coordination and registry timing. PSAV registration and compliance implementation proceed according to the filing and operational-readiness workstreams.

COMMERCIAL SUMMARY

6. Fees, delivery and assumptions

Currency	Euro (EUR).
Stage 1 project fee	EUR 24,500 for new SAC formation + PSAV registration support.
Company setup timing	Approx. 1-2 weeks for setup elements, subject to documents / registry timing.
Local representative + address	EUR 1,500 / month where required; pre-commercial basic accounting included.
Stage 2 compliance	EUR 2,500 / month.
Ready-made company	Available options may be quoted on request.
Banking assistance	Included in the Stage 1 roadmap.
Tax snapshot	29.5% corporate income tax; 18% IGV; dividends generally 5% withholding as described in the service framework.

7. Scope notes

The EUR 24,500 Stage 1 fee covers new SAC company formation and the PSAV registration pathway, with bank-account assistance included in the roadmap. Ready-made company options may also be available on request. Local representation and Stage 2 compliance are recurring services quoted separately.

8. Important notice

PSAV registration and ongoing AML/CFT obligations remain subject to the competent Peruvian authorities and the approved operating model. Banking onboarding is subject to the relevant institution. Activities involving securities, payments or other regulated financial services may require additional review.

Acceptance of proposal

By signing below, the representative instructs VASP-License.com to prepare engagement documentation for the Peru SAC formation, PSAV registration, AML/CFT implementation and any selected recurring services, subject to onboarding and final scope confirmation.

Full name ____

Position ____

Signature

Date ____