



— COMPANY PROFILE —

VG FINANCIAL SERVICE

VG Financial Company Profile

International Currency Exchange & Remittance

Canadian FINTRAC-Registered MSB (Money Services Business)

6 physical stores across Greater Vancouver · Established 2013

Professional international remittance and foreign exchange services

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VG

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CONFIDENTIAL

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SECTION 01

About VG Financial

VG Financial (operating brand of Vangead International Enterprises Ltd.) was founded in 2013 as a Canadian FINTRAC-registered Money Services Business (MSB). With 6 physical stores across Greater Vancouver, we provide professional international remittance and foreign exchange services to the North American Chinese-speaking community.

Over 13 years, we have built our practice on rigorous market research, precise judgment, and dedicated client service. We adhere to strict risk controls and prudent operational principles, serving immigrants, international students, small-to-medium enterprises, and business travelers in the North American Chinese-speaking community.

We specialize in large-amount currency transactions, helping clients send RMB to Canada, the United States, Hong Kong, Australia, Singapore, Japan, Europe and other major financial centers worldwide. We have deep operational experience and precise market intelligence across CAD, USD, AUD, HKD, and other major currencies for cross-border transfers and settlement timing.

VG Financial strictly complies with Canadian anti-money laundering (AML) and counter-terrorist financing (CTF) regulations, fulfilling our responsibilities as a financial services entity by monitoring and analyzing all fund flows. We ensure that VG Financial maintains zero involvement with money laundering or terrorist financing activities, while safeguarding the interests of our legitimate, compliant client base to the fullest extent.

Welcome to VG Financial — We look forward to providing you with our highest-quality financial services.

SECTION 02

Licensing & Compliance

Official Licensing Status

VG Financial is officially registered as a Money Services Business (MSB) with the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC). Our compliance framework and daily operations are governed by the following regulations:

- PCMLTFA — Proceeds of Crime (Money Laundering) and Terrorist Financing Act
- PCMLTFR — Companion regulations governing MSB obligations on KYC, record-keeping, and transaction reporting
- FINTRAC Guidelines — Compliance directives published by FINTRAC
- OSFI Sanctions List — Office of the Superintendent of Financial Institutions sanctions list
- PIPEDA / BC PIPA — Personal Information Protection and Electronic Documents Act / BC Personal Information Protection Act

Compliance Infrastructure

- Designated Independent Compliance Officer serving as the primary FINTRAC regulatory liaison
- AML and CTF policies updated at least annually in line with FINTRAC guidance
- All staff receive regular compliance training, with attendance records archived
- Risk-tier assessment model for graduated monitoring of clients and transactions
- At least one third-party security audit per year
- Client records retained for at least 5 years per regulation, with expired digital files destroyed in non-recoverable form

Compliance Commitment: We refuse to engage with any funds of unknown origin or suspicious purpose. All client fund pathways are fully transparent and traceable, and we proactively cooperate with FINTRAC compliance reviews and disclosure requirements.

SECTION 03

Key Metrics

Thirteen years of accumulated experience, captured in a few key figures:

13+ Years of Experience	5 Physical Stores	7 Remittance Destinations	6-12h Express Settlement
FINTRAC Licensed MSB	CAD · USD · HKD CNY · AUD · EUR Currencies Supported	SWIFT Wire Transfer Network	CNH Offshore RMB Settlement

Core Strengths

- **Specialized Expertise** — 13 years focused on cross-border currency transactions, with precise market intelligence on rates, clearing routes, and settlement timing across multiple currencies
- **Compliance & Reliability** — FINTRAC-licensed operations, transparent fund pathways, proactive cooperation with regulatory reviews
- **Physical Network** — 6 stores across Greater Vancouver covering major Chinese-speaking neighborhoods, with face-to-face service
- **Prudent Operations** — 13 years of strict risk controls, with zero involvement in money laundering or terrorist financing activity
- **Client-First Service** — Dedicated 1-on-1 account managers, with calls answered immediately

SECTION 04

Two Core Services

01 / INTERNATIONAL TRANSFERS

International Remittance

SWIFT wire transfers to bank accounts worldwide, settled through the Hong Kong offshore RMB market. Streamlined process, end-to-end traceability, with funds arriving in 6-12 hours without holds or freezes.

SWIFT Wire · 6-12h Settlement · Large-Amount Secure · No Per-Transaction Cap

02 / FOREIGN EXCHANGE

Foreign Exchange

Multi-currency cash exchange across our 6 Greater Vancouver stores, supporting RMB, CAD, USD, HKD, AUD and more. Rates updated multiple times daily, transparent pricing, no fixed transaction fees.

6 Stores · Multi-Currency · Transparent Pricing · Face-to-Face Service

Service Workflow

From initial quote to funds arrival, the typical end-to-end process takes 6-12 hours and follows a standardized four-step workflow:

- ① **Quote & Rate Lock** — Contact us by phone or online to confirm the real-time rate, locked for 30 minutes
- ② **Contract & Verification** — Submit ID and source-of-funds documentation; complete KYC compliance review
- ③ **Funding** — Transfer RMB to the designated account via bank transfer, WeChat, or Alipay
- ④ **Settlement** — SWIFT wire to the recipient account; funds arrive within 6-12 hours without holds

SECTION 05

Client Segments

Over 13 years, VG Financial has served a wide range of clients in the North American Chinese-speaking community. Our primary client segments include:

Immigrant Families

Settlement funds for new immigrants, cross-border allocation of education funds, and ongoing compliant asset management for long-term residents.

International Student Families

Stable monthly living expense transfers, on-time tuition payments, and large lump-sum payments such as housing deposits.

Small & Medium Enterprises

Canada-China commercial settlements, cross-border procurement payments, and parent-subsidiary fund transfers.

Business Travelers

Cross-border business travel needs, ad-hoc large-amount exchange, and business hospitality reserves.

Typical Use Cases

- **Real Estate Funds** — Compliant settlement of down payments and closing balances for Greater Vancouver property purchases
- **Immigration Landing Funds** — Minimum proof-of-funds requirements and initial settlement transfers
- **Tuition & Living Expenses** — Per-semester tuition payments and recurring monthly remittances from parents
- **Commercial Settlement** — Canada-China trade flows and cross-border investment fund movements
- **Portfolio Allocation** — Client-directed compliant cross-border fund allocation

From routine monthly transfers of a few thousand CAD to large cross-border settlements in the millions, VG Financial offers differentiated service solutions for each scenario. For detailed business inquiries, please contact our account managers.

SECTION 06

Currencies & Destinations

Supported Currencies

CAD · Canadian Dollar	USD · US Dollar	CNY · Chinese Yuan	
HKD · Hong Kong Dollar	AUD · Australian Dollar	EUR · Euro	JPY · Japanese Yen
SGD · Singapore Dollar			

Primary Remittance Destinations

VG Financial securely and compliantly delivers client funds to all major global financial markets:

Canada · All major banks nationwide

United States · All major banks nationwide

Hong Kong · HK & PRC-affiliated banks

Mainland China · Major commercial banks

Australia · Major banks

Singapore · Major banks

Japan · Major banks

Europe · Eurozone banks

Other · Evaluated on request

Settlement Channels

We use the SWIFT international wire network as our primary clearing channel, with the Hong Kong offshore RMB (CNH) market as our RMB settlement hub. All fund pathways remain fully transparent and traceable end-to-end.

About Our Rates

Our rates move in real time with the Hong Kong offshore RMB market and are updated multiple times daily. Pricing is transparent with no fixed transaction fees. The applicable rate for any transaction is the store-quoted rate at the time of inquiry.

SECTION 07

Greater Vancouver Store Network

VG Financial operates 6 physical stores across Greater Vancouver, covering the major Chinese-speaking neighborhoods. Clients may visit any store with valid identification for face-to-face service, supported 1-on-1 by the store's dedicated manager.

-
- | | | |
|---|---|---|
| ① | Burnaby Crystal Mall Store | 1005-4500 Kingsway, Burnaby, B.C.
Store Manager: Mr. Guan · Opened 2016 |
| ② | Richmond No. 3 Road
Flagship Store | 4351 Number 3 Rd Unit 180, Richmond, BC V6X 3A7
Store Manager: Mr. Lyu · Opened 2018 |
| ③ | Vancouver West 41st Avenue
Store | 2144 W 41st Ave, Vancouver, B.C.
Store Manager: Mr. Yu · Opened 2020 |
| ④ | Surrey 152nd Street T&T Store | 101T-15277 100th Ave, Surrey, B.C.
Store Manager: Mr. Meng · Opened 2021 |
| ⑤ | Coquitlam Centre Plaza Store | 7-1161 The High St, Coquitlam, B.C.
Store Manager: Mr. Zhang · Opened 2022 |
| ⑥ | Richmond Dingsheng
Store Official Brand Partnership | 121-7900 Westminster Hwy, Richmond, BC V6X 1A5
Store Manager: Mr. Yu |
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Operating hours vary by store. For details, please contact our hotline or official WhatsApp.

SECTION 08

Company Timeline

From our online-only beginnings in 2013 to today's 6-store physical network across Greater Vancouver, every step of VG Financial's growth has been built on client trust and a compliance-first foundation.

-
- 2013**
VG Financial Founded
Launched as an online-only business focused on international remittance and foreign exchange. Completed Canadian FINTRAC registration the same year, obtaining MSB licensing.
 - 2016**
First Physical Store
Burnaby Crystal Mall Store opened, marking the launch of in-person service across Greater Vancouver.
 - 2018**
Expansion into Richmond
Richmond No. 3 Road Flagship Store opened, deepening service coverage for the Richmond Chinese community.
 - 2020**
Entry into Vancouver City
Vancouver West 41st Avenue Store opened, serving high-net-worth clientele in the core Kerrisdale district.
 - 2021**
Expansion into Surrey
Surrey 152nd Street T&T Store opened, serving clients in the southeast Greater Vancouver area.
 - 2022**
Expansion into Coquitlam
Coquitlam Centre Plaza Store opened, completing our Greater Vancouver store network footprint.
 - 2026**
Website Relaunch · Service Upgrade

Complete redesign of the official website with enhanced online quoting and store-locator features. Continuing to serve the North American Chinese community with our core values: expertise, compliance, and stability.

SECTION 09

Our Commitments

Over 13 years, VG Financial has remained committed to a client-first philosophy. We make the following commitments to every client we serve:

Compliance Commitment

Strict adherence to Canadian FINTRAC regulations and the PCMLTFA. All fund pathways are transparent and traceable, with full cooperation in regulatory reviews and disclosures. **We will never engage with funds of unknown origin or suspicious purpose.**

Privacy Commitment

Strict compliance with the Personal Information Protection and Electronic Documents Act (PIPEDA) and the BC Personal Information Protection Act (PIPA). **We never sell client data to advertisers or marketing firms; uncompleted inquiries are deleted immediately upon confirmation of non-intent.**

Service Commitment

Dedicated 1-on-1 account manager service with calls answered immediately. Transparent pricing with no hidden markups throughout the process. Funds delivered within 6-12 hours without holds. **All commitments are governed by written contract.**

Security Commitment

Client identity records and transaction history retained for at least 5 years per regulation, with three-layer (technical, administrative, physical) data security safeguards. In the event of any data security incident, **we will proactively notify affected clients in writing and report to regulators per applicable law.**

SECTION 10

Contact Us

Whether you're learning about VG Financial for the first time or seeking detailed business consultation, our account manager team is ready to serve you.

Main Channels

- Website: www.vangead.com
- Service Hours: Vancouver Time 10:00–24:00 daily

Compliance & Privacy

For inquiries regarding compliance matters or privacy concerns, please contact our Compliance Officer or Privacy Officer through any of our physical stores.

Physical Stores

Our 6 stores across Greater Vancouver welcome clients for in-person consultation and service. Store addresses, managers, and contact details are listed in SECTION 07, or visit the store pages on our official website.

Business Partnerships

If you represent a financial institution, immigration consultancy, real estate brokerage, law firm, or other professional services provider seeking a partnership with VG Financial, please contact us via WhatsApp or email.

VG Financial · Vangead International Enterprises Ltd.

FINTRAC Registered MSB · M22975430

Greater Vancouver · 6 Physical Stores

www.vangead.com

SINCE 2013