

# **KYC POLICY**

In order to open a trading account with Trading Company, applicants must provide a valid form of government-issued identification (Driver's License, Country/State ID, or Passport or any additional documents to complete the KYC check), a proof of residence. In addition, traders must submit a completed account online application form. Trading Company logs and tracks all the transactions that are carried out by our clients.

## **Account Opening Document Requirements:**

The following are acceptable forms of photo identification and must be colors copies only:

- A valid passport should be presented in a full-spread and not outdated;
- Valid government ID, such as a Driver's License or State ID, both sides required (back & front);
- Valid National Identity Card;
- Document should be signed if signature is supposed to be there according to governmental requirements to this document;
- The whole surface of the card/ID document must be in frame and readable. The edges should not be "cut off" by image frame;
- No data on this document should be closed, edited or hidden intentionally or occasionally;
- Permit of residence for non-residents;
- Any other documents in case the abovementioned documents were not satisfactory to complete the KYC check;

The identity confirmation documents we **would NOT accept:**

- Outdated Documents;
- IDs, Passports, Driving Licenses that have lost their legal force;
- Provisional Driving Licenses;

- Any other local documents that are not officially approved (such as customers cards, club cards, insurance cards, disability IDs and etc.);

### **Proof of Residence:**

The following are acceptable forms of proof of residence:

- A utility or phone bill, or a bank statement;
- All proof of residences must be current and not older than 3 months;

We must be able to understand the language shown on your Photo ID and Proof of Residence. Please provide an English translation of your documents so that we can verify your identity;

### **Bank Statement Requirements:**

When bank statement is requested, we kindly ask to provide a statement from a client`s bank he has made payments from and that shall display the following:

- Card holder`s full name and credit card number in a format of 000000\*\*\*\*\*0000 or \*\*\*\*0000;
- Transactions to Trading Company;

In case bank statement also shows the address, which is good, it should be visible and thus such document will be accepted for both, a valid proof of address and proof of transactions.

### **Possession of the Card Confirmation:**

For a credit card confirmation, we would accept:

- Color copies of both front and back sides of a credit cards in an equal format of 000000\*\*\*\*\*0000(both sides, the middle of the card number must be covered with a physical object (the first 6 and last 4 digits should be visible);
- Back side of the card must be signed by the owner on the special stripe (it usually says “not valid unless signed” on both sides of the signature stripe);
- CVC/CVV code on the back side of the card must be covered with a physical object (!) This requirement is mandatory;

- Kindly note that we expect to receive good quality card photos made on the same background;

**The credit card copies SHOULD NOT HIDE following data:**

- First 6 digits of a credit card (both, front and back side);
- Last 4 digits of a credit card (both, front and back side);
- Card holder`s Name and Last name clearly readable;

**Possession of Virtual Card, Prepaid Cards:**

Despite the card type, whether it is physical, virtual or prepaid a customer should confirm its possession. Most of the Virtual and Prepaid Cards providers have their internal basic KYC policies that apply to them as card issuers. Which is why users of such credit cards usually have some private accounts or cabinets where they can observe the transactions performed and also make screenshots of the payments? This could be a proof that they are linked with this card and they are beneficiary of funds and services from this card.

For virtual and prepaid cards, we require a valid statement, or a screenshot that would show the fact that this card belongs to an account holder

**Common Requirements to all of the documents required:**

There are also basic requirements that are common for all the KYC documents clients are asked to provide. We generally accept:

- All copies must be in color;
- We only accept direct copies; secondary copies (copy of a copy) are not accepted;
- All visible text must be clearly readable, including field names in ID documents and small print on card front/back side. If there are water marks or other patterns on the surface of ID or card, they should be clearly visible;
- The edges should not be cut off.

**We won`t accepts documents that are:**

- Outdated documents, cards, and old Utility Bills and Bank statements;
- Dark, blurry or out of focus copies;
- Light-struck copies, copies that has glares on it;
- Bad resolution copies;

- Poor quality copies;
- Copies with pixels;
- Copies With edges cut off;

In a case of any questions or clarifications, please contact our support team .