

# KYC REQUIREMENTS

The following requirements describe what NordFX expects to receive when requesting KYC documents from a client.

## Key requirements

To comply with Know-Your-Customer procedures, which are part of its anti-money laundering program, NordFX is obliged to verify the identity of any client with whom it establishes a business relationship and to monitor the relationship on an ongoing basis.

In verifying the identity of the natural person, NordFX will rely on:

- Identity confirmation documents:
  - national identity cards;
  - current valid passports;
  - current valid driving licenses;
- Proof of address documents:
  - A recent utility bill;
  - a recent bank or credit card statement;
  - a recent bank reference

'Recent' means within the last 3 (three) months.

- NordFX may require the Client to provide additional documents or information as it deems necessary, considering each particular case and relying on its anti-money laundering program.

## 1. Identity Confirmation Documents

The identification document we accept can only be a valid passport, governmental ID, or driving licence. We generally accept identification documents that are:

- Valid and not outdated;
- Both sides (back and front) in case of a governmental ID or Driving License;
- Passport should be presented in a full spread;
- Color copies only;
- Signed if a signature is required according to governmental requirements for the document;
- If the document contains an MRZ code, the code must be fully visible and clearly readable;
- The whole surface of the card/ID document must be visible and readable. The edges should not be "cut off";
- No data on this document should be closed, edited or hidden intentionally or occasionally;
- Where NordFX has to rely on the KYC documents that are not in an original form, these must be duly certified as true copies of the original. Such copies may be certified by a lawyer, notary,

actuary, an accountant or any other person holding a recognized professional qualification, or a member of the judiciary or a senior civil servant;

- If the KYC documents are in languages other than those shown on NordFX's website, they must be supported by a certified English translation. The translation must be typed, signed by the translator and attached to a certified copy or the original document.

The identity confirmation documents we do 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- Outdated Documents;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 customer cards, club cards, insurance cards, disability IDs etc.)

## 2. Possession of The Card Confirmation

If funds are deposited through credit cards, only cards issued in the name of the client are allowed as we do not accept payments from third persons.

## 3. Proof of Address

As valid proof of address, we accept several documents, but most preferably this should be:

- Utility Bill
- Bank Statement that shows the account holder`s address
- Telecommunication services bill
- All documents should be valid and will be accepted if they are not older than 3 months

## 4. 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);
- The 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);
- The 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 the credit card (both front and back side);
- Last 4 digits of the credit card (both front and back side);
- Card holder`s Name and Last name clearly readable.

## 5. Possession of Virtual Card, Prepaid Cards

Regardless of the card type, whether physical, virtual, or prepaid, the customer should confirm its possession. Most virtual and prepaid card providers have internal basic KYC policies that apply to them as card issuers. Users of such cards usually have private accounts where they can view transactions and make screenshots of payments. This can prove that they are linked with the card and are beneficiaries of funds and services from the card.

For virtual and prepaid cards, we require a valid statement or a screenshot showing that this card belongs to the account holder.

### Common Requirements for All Documents

There are also basic requirements that are common for all 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. Watermarks or other patterns on the surface of the ID or card should be clearly visible;
- The edges should not be cut off.

Other sensitive data that was not requested may be covered, but the requested information should be visible.

We do not accept documents that are:

- Outdated documents, cards, old Utility Bills and Bank statements;
- Dark, blurry or out of focus;
- Light-struck or with glares;
- Poor resolution;
- Poor quality;
- With pixels;
- With edges cut off.