

KYC REQUIREMENTS

The following requirements below are describing what the company NordFX expects to receive when contacting a client with request to provide KYC documents.

Key requirements

To comply with the Know-Your-Customer procedures, making part of its anti-money laundering program, NordFX is obliged to verify identity of any client it establishes a business relationship with and monitor the relationship with clients on an on-going 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 issued;
 - 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 such other documents or information as NordFX may deem fit taking into consideration each particular case and relying on its anti-money laundering program.

1. Identity Confirmation Documents

The identification document we accept could only be valid passport, governmental ID or driving license. We generally accept identification documents:

- Valid and not outdated;
- Both sides (back and front) in case of governmental ID or Driving License;
- Passport should be presented in a full spread;
- Color copies only;
- Document should be signed if signature is supposed to be there according to governmental requirements to this document;
- If the document contains an MRZ code, the code must be fully seen and clearly readable;
- The whole surface of the card/ID document must be seen 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 NordFX's working languages, as shown on NordFX's website, these must be supported by a certified English translation. The translation must be typed, signed by the translator and be attached to a certified copy or the original document.

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- Outdated Documents;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.)

2. Possession of The Card Confirmation

If the 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 a valid proof of address, we would 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

Common Requirements to all of the documents

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.

Other sensitive data that was not requested may be closed, while the information requested should be available.

We won't accept documents that are:

- Outdated documents, cards, old Utility Bills and Bank statements;

- Dark, blurry or out of focus copies;
- Light-struck copies, copies that have glares on it;
- Bad resolution copies;
- Poor quality copies;
- Copies with pixels;
- Copies With edges cut off