



AML POLICY

NordicInvestments is committed to the highest standards of the Anti-Money Laundering (AML) compliance and Anti-Terrorist Financing and requires the management, and employees to follow the named standards.

Money laundering – the process of converting funds, received from illegal activities (such as fraud, corruption, terrorism, etc.), into other funds or investments that look legitimate to hide or distort the real source of funds.

The process of money laundering can be divided into three sequential stages:

- **Placement.** At this stage, funds are converted into financial instruments, such as checks, bank accounts, and money transfers, or can be used for purchasing high-value goods that can be resold. They can also be physically deposited into banks and non-bank institutions (e.g., currency exchangers). To avoid suspicion by the company, the launderer may as well make several deposits instead of depositing the whole sum at once, this form of placement is called smurfing.
- **Layering.** Funds are transferred or moved to other accounts and other financial instruments. It is performed to disguise the origin and disrupt the indication of the entity that made multiple financial transactions. Moving funds around and changing in their form makes it complicated to trace the money being laundered.
- **Integration.** Funds get back into circulation as legitimate to purchase goods and services.

Anti-Money Laundering (AML) policy

NordicInvestments like most companies providing services on the financial market, adheres to the principles of Anti-Money Laundering and actively prevents any actions that aim or facilitate the process of legalizing of illegally gained funds. AML policy means preventing the use of the company's services by criminals, with the aim of money laundering, terrorist financing or other criminal activity.

For this purpose, a strict policy on the detection, prevention and warning of the corresponding bodies of any suspicious activities was introduced by the company. Moreover, NordicInvestments has no right to report clients that the law enforcement bodies are informed on their activity. A complex electronic system for identifying every company's client and conducting a detailed history of all operations was introduced as well.

To prevent money laundering, NordicInvestments neither accepts nor pays cash under any circumstances. The company reserves the right to suspend any client's operation, which can be regarded as illegal or, may be related to money laundering in the opinion of the staff.

Company's Procedures

NordicInvestments will make sure that it is dealing with a real person or legal entity.

NordicInvestments also performs all the required measures in accordance with applicable law and regulations, issued by monetary authorities. The AML policy is being fulfilled within NordicInvestments by means of the following:

- know your customer policy and due diligence
- monitoring of client activity
- record keeping

Know Your Customer and Due Diligence

Due to the Company's commitment to the AML and KYC policies, each Client of the Company has to finish the verification procedure. Before Company starts any cooperation with the Client, the Company ensures that the satisfactory evidence is produced or such other measures are taken as will produce satisfactory evidence of the identity of any customer or counterparty. The Company as well applies heightened scrutiny to Clients, who are residents of the countries, identified by credible sources as countries, having inadequate AML standards or may represent high risk for crime and corruption and to beneficial owners who resides in and whose funds are sourced from named countries.

Individual clients

During the process of registration, each Client provides personal information, specifically: full name, date of birth, country of residence, complete address, including phone number and city code. To meet the Company's requirements for KYC and identity verification and to confirm the indicated information. Clients who are natural persons should provide the following information upon the Company's request:

- A high-resolution copy of the government-issued identification document, which should contain: full name, date of birth, photo and citizenship, and also, where applicable: confirmation of the document validity(issue and/or expiry date), holder's signature. Such an identification document might be a passport, national ID, driver's license, or similar document. The indicated documents must be valid at least 6 months from the filing date. The company reserves the right to request certified copies of the indicated documents and such certification must be valid at least 6 months from the filing date. The company reserves the right to request a second form of the identification document.
- A high-resolution copy of a receipt of utility services payment (gas, water, electricity or other) or bank statement, containing full client's name and the actual place of residence. These documents should not be older than 3 months from the date of filing.

When accepting new Clients during the verification process and documents review The Company reserves the right to apply other requirements and procedures for the Client's identification. Such procedures are to be determined at the Company's sole discretion and subject to variations depending on the country of residence of the Client and can include but not limited to:

- the requirement to verify the bank card used to deposit/withdraw funds.
- the requirement to provide a source of funds, source of wealth and proof of funds being deposited in a form and manner as the Company finds appropriate.

Corporate clients

In case the applicant company is listed on a recognized or approved stock exchange or when there is independent evidence to show that the applicant is a wholly owned subsidiary or a subsidiary under the control of such a company, no further steps to verify identity will normally be required. In case the company is unquoted and none of the principal directors or shareholders already has an account with NordicInvestments, the official provides the following documents because of the requirements of KYC:

- A high-resolution copy of the certificate of incorporation/certificate of registration.
- Extract from Commercial Register, or equivalent document, evidencing the registration of corporate acts and amendments.
- KYC documents of all officers, directors, and beneficial owners of the corporate entity.
- A high-resolution copy of Memorandum and Articles of Association or equivalent documents duly recorded with the competent registry.
- Evidence of the company's registered address; and the list of shareholders and directors.

- Description and nature of business (including date of commencement of business, products or services provided, location of principal business).
This procedure is performed to establish the identity of the Client and to help the Company know/understand Clients and their financial dealings to be able to provide the best services of online trading.

Monitoring of client activity

In addition to gathering information from the clients, NordicInvestments continues to monitor the activity of every client to identify and prevent any suspicious transactions. A suspicious transaction is known as a transaction that is inconsistent with the client's legitimate business or the usual client's transaction history known from client activity monitoring. NordicInvestments has implemented the system of monitoring the named transactions (both automatic and, if needed, manual) to prevent using the company's services by criminals.

Deposit and withdrawal requirements

All the clients' operations to [deposit and withdraw](#) funds have the following requirements:

- In case of bank transfer or transfer from a bank card, the name, indicated during the registration must match the name of the owner of the account/bank card.
- Withdrawing funds from the trading account via the method, which is different from the depositing method, is possible solely after withdrawing the sum, which is equal to the sum of client's deposits via the method and to the same account used for depositing.
- If the account was credited in the way that cannot be used for funds withdrawal, the funds may be withdrawn to a bank account of the client or any other way may be used, as agreed with the Company with the help of which the Company is able to prove the identity of the account owner.
- If the account has been credited with funds through various payment systems, funds withdrawal shall be made on a pro rata basis commensurate to the size of each deposit.
- In case of depositing via Visa/MasterCard, Wire Transfer, the withdrawal of funds, which exceed the sum of the client's deposits, is possible via any of the following methods: Visa/MasterCard, Wire Transfer. In case of depositing via another method, the withdrawal of funds that exceed the sum of the client's deposits, is possible via any available method, by the client's choice.