



SHINE TRADES CY LTD

# **Know Your Client (KYC) – Verification Procedure Manual**

## Verification Process:

The **Shine Trades**, efficient Compliance Department helps to fully ensure that your funds are safe and secure in your **Shine Trades**, trading account.

We do this using a strict process of identification.

Our Compliance Department makes sure no other person attempts to register or log in with your account details, and that none of our accounts are funded by results of money laundering or crime in general.

One way in which we prevent this from happening is to make sure each client verifies his/her account with the relevant documentation.

*To make the verification process easier and simpler for our clients, we have provided in-detail examples below of the documentation required.*

*Dear potential client,*

*In order to proceed with a successful registration, you should proceed with the Upload of*

- 1. Proof of Identity and*
- 2. Proof of Address.*

### **1) PROOF OF IDENTITY**

*a) For NATURAL PERSONS **RESIDING IN THE REPUBLIC (CYPRUS)** please upload the following document:*

#### **Required Documents**

- A colored copy of a valid (not expired) official IDENTITY CARD or PASSPORT

- ID: make sure we can see all 4 corners of the ID card (front and back)
- PASSPORT: A Full clear original (colored) copy of your Passport

PASSPORT



ID



\* Do not forget to also include the back of the ID card (both sides)

- \* All information **MUST** be included
- \* All Information **MUST** be readable, please note also that we won't accept expired copies

**b) For NATURAL PERSONS NOT RESIDING IN THE REPUBLIC (CYPRUS) please upload the following document:**

**Required Document**

- A full clear original (colored) copy of a valid (not expired) PASSPORT



## PASSPORT

\* All information MUST be included

\* All Information MUST be readable, please note also that we won't accept expired copies

c) For **LEGAL PERSONS** please upload the following documents inter alia:

### Required Documents

- i. certificate of incorporation and certificate of good standing of the legal person,
- ii. certificate of registered office,
- iii. certificate of directors and secretary,
- iv. certificate of registered shareholders in the case of private companies and public companies that are not listed in a regulated market of a European Economic Area country or a third country, which is categorised by the Obligated Entity as lower risk after taking into account the Joint Guidelines and the Appendix II of the Law.
- v. memorandum and articles of association of the legal person,
- vi. a resolution of the board of directors of the legal person for the opening of the account and granting authority to those who will operate it,

- vii. in the cases where the registered shareholders act as nominees of the beneficial owners, a copy of the trust deed/agreement concluded between the nominee shareholder and the beneficial owner, by virtue of which the registration of the shares on the nominee shareholder's name on behalf of the beneficial owner has been agreed,
- viii. documents and data for the verification, according to the provisions of the present Directive, the identity of the persons that are authorized by the legal person to operate the account, as well as the registered shareholders and beneficial owners of the legal person

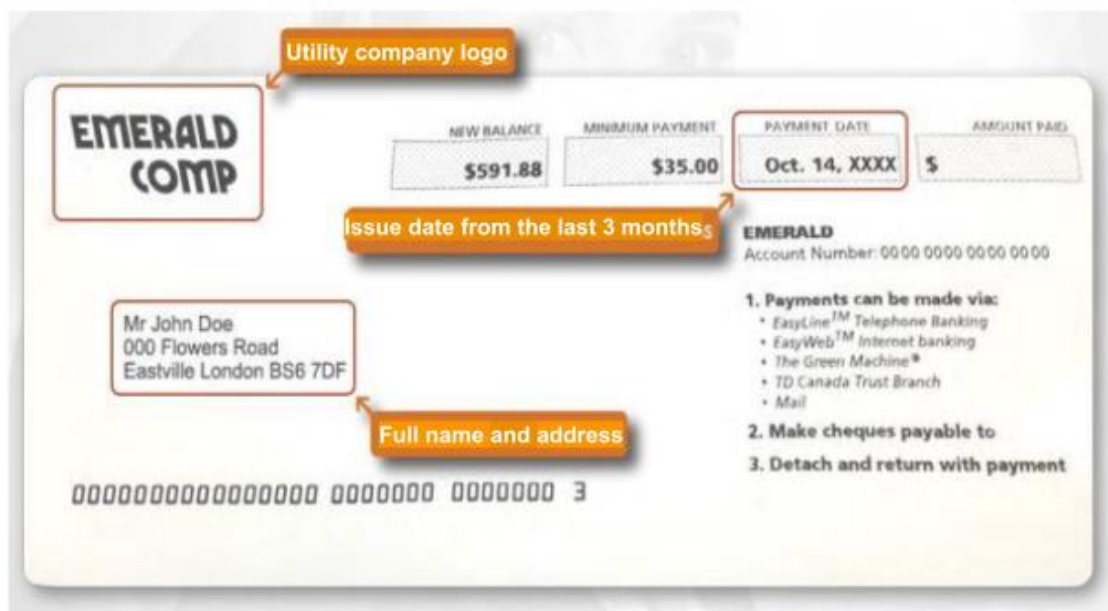
## 2) PROOF OF ADDRESS

Proof of Residence can be either one of the following:

- i. Utility bill i.e. Fixed Telephone Line, Gas, Electric, Water (Within last three months)
- ii. Bank Statement (Within last three months)
- iii. Credit Card Statement (Within last three months)
- iv. Mortgage Statement (Within last three months)
- v. Current Premise Lease Agreement (Within last three months)
- vi. Personal Insurance Statement (From a reputable insurer and within the premium period)
- vii. Personal Tax Bill (Within last 12 months)

### A utility bill document as your proof of address

- Make sure that we can see the company logo, an issue date within the last 3 months, your full name & home address

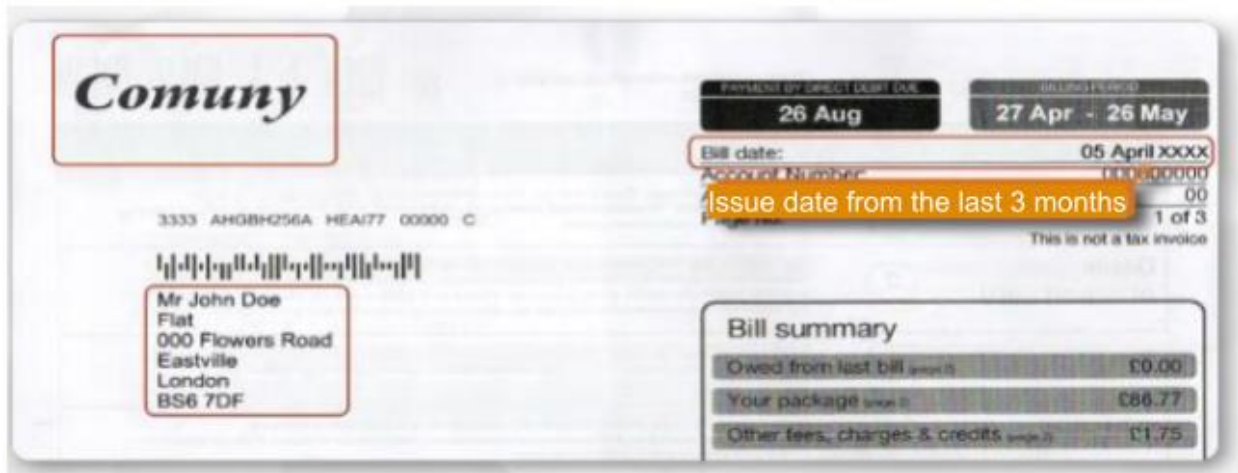


- Please note that the provided Proof of Address must be a clear, full copy and **TRANSLATED in English.**

□ Here are some more examples of utility bills we accept:

### Broadband bill

**\*We DO NOT accept mobile statements as a proof of address**



### Gas bill



## Electricity bill

\* We DO NOT accept mobile statements as a proof of address



## Proof of Payment

□ In case you used your **Credit/Debit Card**

A colored copy of the card that was used for the deposit (front and back)

- All 4 corners of the credit card **MUST** be visible (front and back)
- Please make sure we can see **only** the **first 4 digits** & the **last 4 digits** of the credit card, expiry date & your name.



- Please sign on the signature panel on the back of the credit card

Signature on the back



\* For your own safety, please cover all the rest of your credit card detail

☐ In case you used your E-wallet account ( Skrill / Neteller )

A print screen of your account where is visible:

- 1) Your Email
- 2) Name of the account
- 3) Address (if is applicable)
- 4) Account Number

The screenshot shows the Skrill account settings page. At the top, there is a navigation bar with the Skrill logo, user information (Esimerkki@esimerkki.com, ID: 12345678), and a Logout button. Below the navigation bar, there are tabs for Account Overview, All Transactions, Cards and Bank Accounts, Skrill Card, and Settings. The Settings tab is selected. Under the Settings tab, there are three sub-sections: ACCOUNT SETTINGS, PERSONAL INFO, and LIMITS & VERIFICATION. The PERSONAL INFO section is active and shows the following information:

Email addresses	Esimerkki@esimerkki.com Primary	Edit
Change name	Etunimi Sukunimi	Edit
Change address	Tien nimi Esimerkki 12345 - Kaupunki Suomi	Edit
	Verify	
Change phone numbers	Mobile + 358 1234567	Edit

On the right side of the page, there is a Balance section showing EUR [redacted] available, with Upload and Withdraw buttons. Below that is a Send Money button.