KYC POLICY

This Policy outlines the mandatory procedures used by the Company to verify client identity and ensure compliance with applicable laws and regulations.

Know Your Client (hereinafter referred to as KYC) is the term used to describe the bank regulation that financial institutions and other businesses must follow in order to verify the identity of their clients and gather the necessary information before they can engage in business with them.

1. DEFINITIONS AND INTERPRETATION

In this Know Your Client (KYC) document, the following terms shall have the meanings ascribed to them respectively:

- "KYC" refers to the Know Your Client policy.
- "Company" refers to **Adria Trades (IFM Capital)**.

2. WHAT IS KYC?

“Know Your Client” (KYC) is a prerequisite procedure to identify clients and ensure the legitimacy of their accounts. In accordance with the Anti-Money Laundering Act of 2014**,** Anti-Terrorism Act of 2007, and Anti-Money Laundering Law 2014 of Union of the Comoros**,** the Company will request information and documentation to:

- Establish the true identity of clients and beneficial ownership of accounts;
- Determine the source of funds;
- Assess the nature of the client’s business;
- Evaluate the appropriateness of account operations in relation to the client’s business;
- Collect other relevant information as required.

These measures emphasize a risk-based approach and are designed to prevent the misuse of the Company for criminal purposes, including money laundering and terrorist financing.

3. DOCUMENTATION REQUIREMENTS

To comply with KYC, all clients must provide documentation proving identity and residential address. The required documents include:

1. **Identity Verification:**
    - Passport or National Identity Card.
2. **Address Verification:**
    - A recent bank statement or utility bill dated within the last three (3) months.
3. **Credit Card Verification (for deposits):**
    - Front side showing only the last four digits, full name, and expiration date.
    - Back side with signature and CVV covered.

4. OBJECTIVES OF THE KYC POLICY

The KYC Policy is designed to:

- Prevent criminals from exploiting the Company for money laundering;
- Enable accurate identification and record-keeping of clients and their financial transactions;
- Effectively manage potential risks;
- Detect and report any suspicious or unlawful activity in compliance with applicable laws.

5. IMPORTANCE OF KYC PROCEDURES

The KYC process is a fundamental component of the Company's Anti-Money Laundering (AML) obligations. These procedures are intended to prevent the generation of income through illegal or criminal activities and to safeguard the integrity of the Company's operations.

6. HOW TO SUBMIT DOCUMENTS

Clients must submit high-quality digital copies of their documents. The Company recommends:

- Scanning or photographing documents in JPEG format;
- Sending them via email to **support@adriatrades.com**; or
- Uploading the documents during registration via the Company's website: adriatrades.com

7. PRIVACY

Adria Trades is committed to keeping your information confidential. All personal information you provide is kept private. We collect personal data from customers only to comply with current laws and regulations. We do not share your information with any third parties.