

# **CJC Markets Co., Limited**

## **KYC&AML POLICY**

### **KYC POLICY**

CJC Markets Co., Limited holds a zero tolerance fraud policy, and is taking all measures possible to prevent identity theft, money laundering, financial fraud and terrorist activity.

. Any fraudulent activity will be documented and all related accounts to it will be immediately closed. All funds in these accounts will be forfeited.

#### **Prevention:**

CJC Markets Co., Limited aims to ensure the integrity of any sensitive data it obtains, such as your account information and the transactions you make, using a variety of security measures and fraud controls. Prior to the approval of your application we will require the following documents:

- 1.A copy of your valid passport with the signature page
- 2.A Copy of your credit cards, used to make the deposit
- 3.A copy of a recent utility bill (no older than 3 months) in your name and current residential address as it appears on your application
- 4.A copy of a recent bank statement no older than 3 months

If you have any questions please don't hesitate to contact our Sales and customer support

#### **When do I need to provide these documents?**

We highly appreciate you taking the time to provide us with all the necessary documents as soon as you can, in order to avoid any delays in processing your transactions. We require the receipt of all the necessary documents prior to making any transactions to your trading account.

Your account will be kept on 'read only' mode until sufficient documentation has been provided.

#### **How can I send you these documents?**

Please scan your documents, or take a high-quality digital camera picture, save the images as

jpegs, then upload them on the application form.

### **How do I know my documents are safe with you?**

CJC Markets Co., Limited holds the security of documentation at highest priority, and treats all documents it receives with utmost respect and confidentiality. All files we obtain are fully protected using the highest level possible of encryption at every step of the review process. We thank you for your cooperation in helping us make CJC Markets Co., Limited a safer place to trade.

## **AML POLICY**

CJC Markets Co., Limited is committed to the highest standards of the Anti-Money Laundering (AML) compliance and Counter-Terrorism Financing (CTF). To help the government fight the funding of terrorism and money laundering activities, law requires all financial institutions to obtain, verify, and record information that identifies each person opening an account

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 the 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.

CJC Markets Co., Limited 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.

To prevent money laundering, CJC Markets Co., Limited 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 Procedures:** CJC Markets Co., Limited will make sure that it is dealing with a real person or legal entity. CJC Markets Co., Limited also performs all the required measures in accordance with applicable law and regulations, issued by monetary authorities. The AML policy is being fulfilled within CJC Markets Co., Limited by means of the following:

- Know your customer policy and due diligence
- Monitoring of client activity
- Record keeping

**Monitoring of client activity:** In addition to gathering information from the clients, CJC Markets Co., Limited 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. CJC Markets Co., Limited has implemented the system of monitoring the named transactions (both automatic and, if needed, manual) to prevent using the company's services by criminals.

**Record keeping:** Records must be kept of all transaction data and data obtained for the purpose of identification, as well as of all documents related to money laundering topics (e.g. files on suspicious activity reports, documentation of AML account monitoring, etc.). Those records are

kept for a minimum of 7 years after the account is closed.

**Deposit and withdrawal requirements:** All deposits and withdrawals on trading accounts held with CJC Markets Co., Limited the following strict requirements:

- Due to AML / CTF laws, CJC Markets Co., Limited cannot receive or deposit funds to third parties.
- Funds sent to CJC Markets Co., Limited must be from a bank account, Credit/Debit card or Alternative Payment Method under the same name as the trading account name with CJC Markets Co., Limited.
- All funds withdrawn from a trading account must go to the same bank account, Credit/Debit card or Alternative Payment Method under the same name as the trading account name with CJC Markets Co., Limited in which the client used to deposit.
- All initial withdrawal requests must be verified for safety and security by provision of a bank statement; which includes account holder information and bank details. CJC Markets Co., Limited will not accept deposits or withdrawals made under a different name to the registered CJC Markets Co., Limited.

If a trading account was credited in a way that cannot be used for funds withdrawal, the funds may be withdrawn to a bank account under the same name as the trading account name with CJC Markets Co., Limited as long as the client provides satisfactory evidence of the ownership of bank account where the funds originated from as well as the destination bank account.

**Measures taken:** In cases of an attempt to execute transactions which CJC Markets Co., Limited suspects that are related to money laundering or other criminal activity, it will proceed in accordance with the applicable law and report suspicious activity to regulating authority.

CJC Markets Co., Limited 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. CJC Markets Co., Limited has complete discretion to temporarily block the suspicious client account or terminate an existing client relationship