



dizicx

TRADE WITH TECHNOLOGY

DIZICX LIMITED

**ANTI MONEY
LAUNDERING
POLICY(AML)**

VERSION: 2.0

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1. What is ANTI MONEY LAUNDERING (AML)

Dizicx is focused on the best practice of Anti-Money Laundering (AML) and Anti-Terrorist Financing and requires the Dizicx Staff, third party and clients to follow the same.

Money laundering is the way toward changing the funds received from illegal/criminal operations, (for example, misrepresentation, debasement, illegal intimidation, and so on), into different funds, assets or ventures that look authentic to stow away or mutilate the genuine wellspring of funds.

The cycle of money laundering can be isolated into three consecutive stages:

1.1 Placement: At this stage, funds/assets are changed over into monetary instruments, for example, checks, ledgers, and cash moves, or can be utilized for buying high-esteem merchandise that can be exchanged. They can likewise be genuinely stored in banks and non-bank organizations (e.g., money exchangers). To keep away the doubt by the organization or financial institution, the launderer can put/deposit the fund in multiple instalments compared to single transaction, this type of arrangement is called smurfing.

1.2 Layering: Funds/Assets are moved or moved to different records, financial institutions and other monetary instruments. It is performed to mask the inception and rattle the sign of the element that made various monetary transactions. Moving assets around and changing in their structure makes it convoluted to follow the origin of the fund/cash/asset.

1.3 Integration: Funds/Assets get once more into dissemination as authentic to buy merchandise, other assets and enterprises.

2. Anti-Money Laundering (AML) policy

Dizicx Limited, as most organizations offering types of assistance in the monetary market, holds fast to the high standards of Anti-Money Laundering and effectively forestalls any activity that points or encourages the way toward legitimizing of unlawfully picked up funds/assets. AML strategy implies forestalling the utilization of the organization's administrations by offenders, with the point of money laundering, psychological oppressor financing or other crime.

Looking into this, a rigorous arrangement on the recognition, avoidance and cautioning of the comparing assortments of any dubious exercises was presented by Dizicx. Additionally, Dizicx has no privilege to report customers that the law implementation bodies are educated on

their action. Dizicx came up with a complex digital framework for distinguishing our customer and leading a nitty gritty history of all activities was presented too.

To forestall money laundering, Dizicx neither acknowledges nor pays money under any conditions. The organization maintains whatever authority is needed to suspend any customer's activity, which can be viewed as unlawful or, might be identified with illegal in the assessment of the Dizicx staff.

3. Dizicx's procedures

Dizicx ensures that it is managing a genuine individual or legitimate element. Dizicx additionally plays out all the necessary measures as per relevant law and guidelines, given by financial specialists. The AML strategy is being accomplished by Dizicx by various methods:

3.1 Know your customer policy and due diligence

3.2 Monitoring of customer action

3.3 Deposit and withdrawal prerequisite

3.1 Know Your Customer and Due Diligence

Because of the Company's promise to the AML and KYC approaches, every Client of the Company needs to complete the verification method. Before Company begins any participation or any service with the Client, Dizicx make sure that acceptable proof of identity is delivered or such different measures are taken as will create a good proof of the personality of any client or counterparty. The Company also applies elevated investigation to Clients, who are inhabitants of the nations, distinguished by trustworthy sources as nations, having deficient AML principles or may speak to high hazard for wrongdoing and defilement and to valuable proprietors who lives in these countries and their assets are sourced from named nations.

3.1.1 Individual customers

During the cycle of enrolment with Dizicx, every customer needs to give personal identification data, explicitly: first and last name, date of birth, country, full address with pin code and telephone/mobile number. To meet the Company's necessities for KYC and personality identification and to affirm the demonstrated data, Customers who are natural people ought to give the accompanying data upon the Company's solicitation:

A high-resolution government issued personal identification proof, which ought to contain: First and last name, date of birth, self-photograph without any hat/cap or glasses, and nationality, and furthermore, where pertinent: affirmation of the record legitimacy (issue as well as expiry date of the document), clear signature. The accepted document with above requirement can be a, valid international passport, Driving Licence, National ID and any other related document with atleast 6 month of expiry date. Dizicx may request an additional certified copy of the presented document. Moreover, if required, Dizicx can ask a secondary document from the customers if company feels any suspicious activity or requires an additional verification.

A high-resolution duplicate of a receipt of utility bill payment such as electricity, gas, telephone, water or bank articulation, containing first and last name and full address with pin code. These documents should be latest and no older than 3 months from the date of issue.

While registering new customers during the KYC check process and reports audit The Company maintains all authority to apply different prerequisites and methodology for the Client's distinguishing proof. Such techniques are to be resolved at the Company's sole carefulness and subject to varieties contingent upon the nation of habitation of the Client and can incorporate however not restricted to:

the prerequisite to confirm the bank card used to add/withdraw out funds/assets;

the prerequisite to give a wellspring of assets, a wellspring of funds/assets and confirmation of funds/assets being used in the company.

3.1.2 Corporate customers

On the off chance that the customer's organization is recorded on a perceived or endorsed stock trade or when there is free proof to show that the customer is a completely possessed auxiliary or an auxiliary heavily influenced by such an organization, no further strides to check personality will ordinarily be required. On the off chance that the organization is unquoted and none of the primary chiefs or investors as of now has a record with Dizicx, the authority needs to provide various KYC data as asked by Dizicx in order to company with KYC polices:

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 customer and to help the Company know/understand customer and their financial dealings to be able to provide the best services of online trading.

3.2 Monitoring of customer action

Notwithstanding gathering data from the customers, Dizicx keeps on observing the movement of each customer to recognize and forestall any dubious exchanges. A dubious exchange is known as an exchange that is conflicting with the customer's authentic business or the standard customer's exchange history known from customer action observing. Dizicx has actualized the arrangement of checking the named exchanges (both programmed and, if necessary, manual) to forestall utilizing the organization's administrations by lawbreakers.

3.3 Deposit and withdrawal prerequisites

All the customers' activities to add and withdraw funds/assets have the accompanying prerequisites:

If there should be an occurrence of fund movement from bank or movement from a bank card, the name, shown during the registration must match the name of the owner of the record/bank card.

Withdrawing funds/assets from the trading account via the method, which is not the same as the depositing method, is conceivable exclusively subsequent to withdrawing

out the total amount, which is equivalent to the amount of customer's deposit by means of the same depositing method.

In the event that the account used to credit funds can't be utilized to withdraw funds, the funds/assets might be withdrawn to a financial institution or a bank account of the customer's name or some other way Dizicx may think is okay with the policy where Dizicx can find and authenticate the customer's ownership on that account.

If the customer's account has been credited with funds through different payment systems, funds/assets withdrawal shall be made on a pro rata basis equivalent to the size of each deposit.

If there should arise an occurrence of depositing funds by means of Visa/MasterCard, Wire Transfer, the withdrawal of funds, which surpasses the sum of the client's deposits, is conceivable via any of the following methods: Visa/MasterCard, Wire Transfer. In case of depositing via another method, the withdrawal of funds/assets that surpass the amount of the customer's deposit, is conceivable through any accessible method, by the customer's decision.



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