

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:

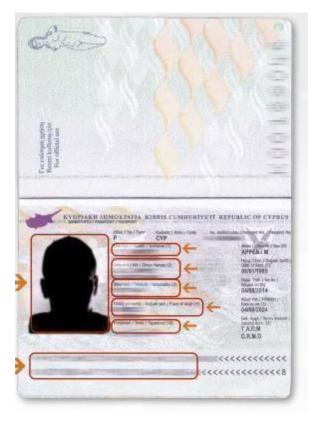
Required Documents

- 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 IC 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 Obliged 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 authorised 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

COMP	NEW BALANCE \$591.88	MINIMUM PAYMENT \$35.00	PAYMENT DATE Oct. 14, XXXX	AMOUNT PA
	Issue date from the I	ast 3 months ₅	EMERALD Account Number 00.00	0000 0000 0000
Mr John Doe 000 Flowers Road Eastville London BS6	7DF		1. Payments can be * EasyLine TM Telephor * EasyWeb TM Internet * The Green Machine ⁴ * TD Canada Trust Bra * Mail	ne Banking banking nnch
000000000000000000000000000000000000000	Full name and ad	3	2. Make cheques p 3. Detach and retu	
000000000000000000000000000000000000000	000000 0000000	3	3. Detach and retu	rn with payn

<mark>English</mark>.

ShineTrades is a brand owned and operated by Shine Trades CY LTD, a financial services company

registered in Cyprus and authorized and regulated by the Cyprus Securities Exchange Commission under the License number 293/16



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

Broadband bill

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

Comuny	26 Aug 27 Apr - 26 May Bill date: 05 April XX Account Number: 0000000
3333 AHOBH256A HEAI77 00000 C IIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	Bill summary Store Store Your package uses C66.77 Other fees, charges & credits uses C1.75
s bill	
061 111 Mr John Doe 000 Flowers Road Eastville London PSC 7DC	Gas

Your customer number:

Issue date from the last 3 month

00 00 00 00 00

Electricity bill * We DO NOT accept mobile statements as proof of address

Summary period: 23 Aug XXXX-22 Aug XXXX

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summary

Date: 22 August 2015

Your annual gas



Electric System Li	TRICITY BILL	Issue date from the	last 3 months
Account Number	Premise number BillPrintber		May 21 XXXX
To be used for payments	L	Amount Due	\$55.25
Aeter Number 00000000		Due Date	Jun 10 XXXX
IR JOHN DOE 00 FLOWERS ROAD		Amount Paid	
ASTVILLE LONDON BS6 7DF	1	Internet will be charged on an at the rate of 1.5% compound the due date until receipt of	y amount not received by the dus date ad monthly (15.55 % per anount) trots such stewart and all accruad interest

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





* 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

Skrill				Esimerkki@esimerkki.co (ID: 1234567 MY ACC	(8) Logo
Account Overview	All Transactions	Cards and Bank Accounts	Skrill Card	Settings	
Manage your settings				Balance	
ACCOUNT SETTINGS	PERSONAL INFO	LIMITS & VERIFICATION		EUR available	
				Upload 💟 Withdraw	
Email addresses	Esimerkki@esimerkk	d.com Primary	Edit		
Change name	Etunimi Sukunimi		Edit	Send Money	
Change address	Tien nimi		Edit		
	Esimerkki 12345 - Kaupunki				
	Suomi				
	Verify				
Change phone numbers	Mobile		Edit		
	+ 358 1234567				