



# KNOW YOUR CUSTOMER (KYC) POLICY

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## KYC (Know-Your-Customer) Policy

All information is kept in strict confidentiality and each client is carefully checked during the onboarding process in the International PEP and Sanction list. Each ID, Driver's License, or Passport Number is checked in the database of the Interior Affairs Ministries of each country.

### 1. Document Submission Requirements:

- Proof of Identity
- Proof of Address
- Proof of Card Ownership
- Declaration of Deposit form

The KYC documents have to be provided not later than 5 working days after the account activation, otherwise, we keep our rights to terminate all existing deals and restrict future trades.

#### **Proof Of Identity**

Colour copy of a valid Government issued Photo I.D., front and back (i.e. Identification Card / Driver's License / Passport)

The proof of identity must clearly show the following:

- Issuer
- Your full name
- Your date of birth
- Expiration date (if applicable)
- Signature (if applicable)
- A clear picture
- All four corners should be visible

#### **Proof Of Address**

A copy of a Utility Bill (i.e. Water / Gas / Electricity / Telecommunications bill, etc.), no more than three (3) months old.

The copy provided should clearly show the following:

- Name and address
- Date of issue
- All four corners should be visible
- Issuer

Alternatively, you can send a copy of any of the following documents. It must also be no more than three months old:

- Bank / Credit Card Statement
- Tax statements or local authority tax bill
- Government-issued proof of address

### **Proof of Card Ownership**

Please provide a valid Colour Copy of your credit card – back and front

The copy provided should clearly show the following:

- Cardholder Name
- Expiry Date
- Last 4 digits of the card number on the front
- Signature on the back
- All four corners should be visible

For your reassurance, please ensure that all other details are concealed.

### **2. Documentation Criteria:**

- Scan or digital photograph (high resolution)
- Colour copy
- All four corners should be visible
- Use \*.jpg, \*.jpeg, \*.png, \*.gif, \*.pdf, \*.tif, \*.tiff, \*.doc, \*.docx or \*.rt

### **3. When to provide Documents?**

Documents should be provided to our compliance department soonest possible to avoid any delays in processing your transactions. Some circumstances may require us to request these documents before allowing any other activities in your account, such as deposits or trades. Please note that withdrawal requests will be denied and canceled if your account has not been verified and documents have not been received as per the compliance department.

### **4. How safe are your documents with us?**

Security of your documents is of utmost importance and holds the highest priority in Rich Smart. All documents are confidential and are protected using the highest level, most advanced state-of-the-art technology possible, and encrypted at every step to protect your documents and personal details.

### **5. How to submit Documents?**

Please choose one of the following options:

- Via e-mail to [compliance@ricsmagroup.com](mailto:compliance@ricsmagroup.com)
- Via Trader Cabinet on [www.ricsmagroup.com](http://www.ricsmagroup.com)