



AML / KYC Process

ACCOUNT OPENING

- i. You must create and maintain a Wozinga Account in order to access most aspects of the Wozinga Services and the Platform.
- ii. All Wozinga Accounts are provided in our absolute discretion. We reserve the right to refuse any application for a Wozinga Account or to limit the number of Wozinga Accounts that you may hold.

SOLE BENEFIT

By opening a Wozinga Account you agree that:

- i. where you are an individual user, you will use your Wozinga Account only for yourself, and not on behalf of any third party, unless you have obtained our prior written consent; and
- ii. You are fully responsible for all activity that occurs under your Wozinga Account.

IDENTITY VERIFICATION

- i. You will need to comply with our identity verification procedures before you are permitted to open a Wozinga Account and access and use the Wozinga Services, by providing us with certain information about yourself and, where relevant, your Permitted Users.
- ii. All information that you provide must be complete, accurate and truthful. You must update this information whenever it changes.
- iii. You authorise us to make inquiries, whether directly or through third parties, that we consider necessary to verify your identity, your source of funds and/or source of wealth, and that of any Permitted Users, or protect you and/or us against fraud, money laundering, terrorist financing or other financial crime, and to take any action we deem necessary based on the results of such inquiries.
- iv. When we carry out inquiries, you acknowledge and agree that your personal information, and that of any Permitted Users, may be disclosed to identity verification, compliance data recordation, credit reference, fraud prevention, or financial crime agencies and that these agencies may respond to our inquiries in full.
- v. You can review our Privacy Notice to have more information about how we process your Personal Data.

ENHANCED DUE DILLIGENCE

- i. We may also require you to comply with our enhanced due diligence procedures by submitting additional information about yourself, your business or your Permitted Users, providing additional records or documentation, or having face to face meetings with representatives of Wozinga.

RECORDS

- i. We keep your personal information to enable your continued use of Wozinga Services, for as long as it is required in order to fulfil the relevant purposes described in the Privacy Notice, and as may be required by law such as for tax and accounting purposes, compliance with Anti-Money Laundering laws, or as otherwise communicated to you. Please review our Privacy Notice for more information on how we collect and use data relating to the use and performance of our Sites and the Wozinga Services.

INFORMATION REQUESTS

WHEN WE MAY REQUEST INFORMATION

- i. We may require information from you at any time for the purposes of complying with any Applicable Law, identity verification requirements, or in connection with the detection of money laundering, terrorist financing, fraud, or any other financial crime, or for any other valid reason. You agree to provide us with any such information we request and permit us to keep a record of the information for at least seven (7) years, or such other period as prescribed by Applicable Law.

WHAT HAPPENS WHEN YOU PROVIDE INFORMATION

- i. Your access to your Wozinga Account and the Transaction limits that apply to your use of the Wozinga Services may be altered as a result of information collected about you on an ongoing basis.
- ii. If there is a reasonable suspicion that any information provided by you is wrong, untruthful, outdated, or incomplete, we may send you a notice to request corrections, remove relevant information, or do such other things that we consider necessary to ensure that the information provided by you is true and correct.

IF YOU FAIL TO PROVIDE ANY RELEVANT INFORMATION

- i. You must comply with any information request we send to you. If you decline to provide the requested information, or otherwise do not comply in a timely manner, we reserve the right to suspend or terminate your access to your Wozinga Account or to all or part of the Wozinga Services immediately and without notice.

ANTI-MONEY LAUNDERING PROCEDURES.

Customer agrees and acknowledges that Wozinga may conduct the following procedures upon account opening and throughout the account's existence:

VERIFICATION PROCESSES:

- i. In accordance with anti-money laundering and countering the financing of terrorism requirements, Wozinga may identify and verify any individual who registers for its services.
- ii. Wozinga is required to collect information such as name and surname, date of birth, and residential address when a customer opens an account.
- iii. The customer acknowledges and agrees that Wozinga reserves the right to close the account at its sole discretion if a problem is discovered during the verification checks.
- iv. Email address verification: After completing the sign-up form, the Customer will be prompted to verify his/her email address by clicking on an activation link. In the absence of this step, account access will be denied.
- v. Two-factor authentication: After completing the sign-up form, the customer must enable Twofactor authentication (2FA) on his account in order to access his account. Wozinga accounts are equipped with two-factor authentication to prevent unauthorized access attempts.
- vi. Verification of identity checks: Wozinga may use third-party providers to confirm any information the individual registers in order to complete the identity verification. Wozinga may verify the Customer's information, requiring the Customer to provide official identification documents, proof of address, and/or additional documents that Wozinga will advise the Customer to submit when required.
- vii. Corporate clients will be required to submit additional documentation, including (but not limited to) incorporation certificates and articles of association. While the Customer has an

open account with Wozinga, additional verification checks (which may include requests for additional documents or information) may be conducted at any time to satisfy routine security checks.

- viii. Wozinga reserves the right to suspend the account and return any remaining balance up to the amount of the initial deposits if we are unable to verify the Customer's registered details and if the Customer is unable or refuses to provide the requested document/s and/or information.

MONITORING

- i. Wozinga may monitor account trading activity to investigate or identify possible money laundering.
- ii. The Customer agrees and acknowledges that the Customer is the exclusive owner and solely responsible, jointly and severally if applicable, for the confidentiality and protection of the Customer's account number(s) and password(s) that permit the Customer to place online orders and access Wozinga electronic trading systems (s).
- iii. The Customer agrees to indemnify and hold harmless Wozinga if a third party utilizes the Customer's confidential information and gives Wozinga instructions that are contrary to the Customer's instructions.
- iv. The Customer shall notify Wozinga immediately in writing or via email of any loss, theft, or unauthorized use of the Customer's account number and/or passwords.