



KYC (KNOW YOUR CLIENT)

RS Finance | Built for Traders

RS Finance Limited (Company No. 27122 BC 2024) ("the Company") is committed to maintaining the highest standards of compliance with the Anti-Money Laundering and Terrorist Financing Regulations of Saint Vincent and the Grenadines and the Proceeds of Crime Act (Cap. 181). As part of this commitment, the Company implements strict Know Your Customer (KYC) procedures during the client onboarding process and throughout the business relationship.

All client information is treated with strict confidentiality. Each client is screened against PEP (Politically Exposed Persons) and Sanctions Lists, and identification documents are verified with the issuing authority or relevant national databases where available.

1. Required Documentation

Clients are required to provide the following documents for verification before any account activity, deposits, or withdrawals are permitted.

Proof of Identity

A colour copy (front and back) of a valid government-issued photo identification document, such as:

- Passport
- National Identification Card
- Driver's License

The document must clearly display:

- Issuing authority
- Client's full name
- Date of birth
- Expiration date (if applicable)
- Signature (if applicable)
- Clear photograph
- All four corners visible

Proof of Address

A recent document issued within the last three (3) months, clearly showing the client's full name and residential address. Accepted documents include:

- Utility bill (Water, Gas, Electricity, or Telecommunications)
- Bank or credit card statement
- Tax statement or local authority tax bill
- Government-issued proof of address

Each document must display:

- Full name and address
- Date of issue
- Issuing authority
- All four corners visible

Proof of Card Ownership (if applicable)

For clients funding accounts via credit or debit card, a colour copy of the card (front and back) must be submitted. The copy must clearly show:

- Cardholder's name (must match the name on the trading account)
- Expiry date
- Last four (4) digits of the card number (all other digits must be concealed)
- Signature on the back
- All four corners visible

 All other card details must remain hidden for security purposes.

2. Documentation Standards

All documents submitted must meet the following standards:

- High-resolution scan or clear digital photograph
- Full-colour copy (black and white copies are not accepted)
- All four corners must be fully visible
- Accepted file formats: .jpg, .jpeg, .png, .gif, .pdf, .tif, .tiff, .doc, .docx, .rtf

3. Submission Deadlines

KYC documents must be provided within five (5) business days of account activation. Failure to provide the required documentation within this timeframe may result in:

- Suspension or termination of open positions
- Restriction of future trades and transactions
- Rejection of withdrawal requests

In certain cases, the Company may require documentation before allowing deposits, trades, or any other account activity.

4. Withdrawal Restrictions

No withdrawal request will be processed unless the client's account has been fully verified and all KYC documents have been received, reviewed, and approved by the Compliance Department. This requirement applies in all circumstances and is not subject to exception.

5. Ongoing Monitoring

KYC is not a one-time process. In accordance with the Anti-Money Laundering and Terrorist Financing Regulations of Saint Vincent and the Grenadines, the Company conducts ongoing monitoring of client accounts and transactions. The Company may request updated or additional documentation at any time where:

- A client's circumstances or risk profile changes;
- Unusual or suspicious transaction activity is identified;
- Existing documents have expired or are no longer valid;
- Required by applicable law or the Financial Intelligence Unit (FIU) of Saint Vincent and the Grenadines.

Failure to provide updated documentation upon request may result in account restriction or closure.

6. Confidentiality and Data Security

The security of client data is a top priority. All documents and personal information submitted are:

- Treated as strictly confidential
- Protected with appropriate encryption and security measures
- Accessible only by authorised compliance personnel
- Stored securely in accordance with the applicable laws of Saint Vincent and the Grenadines

Client data will not be disclosed to any third party except where required by law or by a competent authority in Saint Vincent and the Grenadines, including the Financial Intelligence Unit (FIU).

7. Methods of Submission

Clients may submit KYC documents through the following secure channels:

- Via email to the Compliance Department at support@rs-fin.com
- Through the Client Portal / CRM