



ANTI-MONEY LAUNDERING (AML) & KNOW YOUR CUSTOMER (KYC) POLICY

Xtream Markets Ltd

Registration Number: 84516

Trust Company Complex, Ajeltake Road, Ajeltake Island, Majuro, Marshall Islands – MH96960

Website: www.xtrememarkets.com

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Effective Date: September 2015

1. INTRODUCTION

Xtream Markets Ltd ("Company") is committed to preventing money laundering, terrorist financing, fraud, sanctions violations and other financial crimes.

This Anti-Money Laundering (AML) and Know Your Customer (KYC) Policy establishes the procedures used to identify clients, verify information and monitor transactions.

All Clients are required to comply with this Policy as a condition of using the Company's services.

2. PURPOSE

The purpose of this Policy is to:

- Prevent money laundering activities;
 - Prevent terrorist financing;
 - Detect suspicious transactions;
 - Verify client identities;
 - Protect the integrity of the Company's services;
 - Comply with applicable legal obligations.
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3. CLIENT IDENTIFICATION REQUIREMENTS

Before activating an account, the Company may require verification of identity.

Accepted identity documents may include:

Individuals

- Passport
- National Identity Card
- Driving License

Documents must:

- Be valid;
- Be government-issued;
- Display a clear photograph;
- Show full legal name;
- Display date of birth.

The Company reserves the right to reject any document that does not meet verification standards.

4. PROOF OF ADDRESS REQUIREMENTS

Clients may be required to provide proof of residential address.

Accepted documents may include:

- Utility Bills
- Bank Statements
- Government Correspondence
- Tax Documents

Requirements:

- Issued within the last 3 months;
 - Clearly display the Client's name;
 - Clearly display residential address.
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5. ENHANCED DUE DILIGENCE

The Company may conduct Enhanced Due Diligence (EDD) where additional risk factors are identified.

Examples include:

- High-value transactions;
- Politically Exposed Persons (PEPs);
- High-risk jurisdictions;
- Complex ownership structures;
- Suspicious trading activity.

Additional documentation may be requested at any time.

6. SOURCE OF FUNDS

The Company may request evidence regarding the source of funds used for trading.

Examples include:

- Salary Statements;
- Employment Contracts;
- Bank Statements;
- Tax Returns;
- Business Income Documentation;
- Investment Records.

The Company reserves the right to reject deposits where source of funds cannot be adequately verified.

7. SOURCE OF WEALTH

Where appropriate, the Company may request information regarding a Client's overall source of wealth.

Supporting documentation may include:

- Property Sale Agreements;
 - Business Ownership Records;
 - Inheritance Documentation;
 - Investment Portfolios;
 - Tax Records.
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8. POLITICALLY EXPOSED PERSONS (PEPs)

The Company may identify and screen Politically Exposed Persons.

Additional checks may apply where a Client:

- Holds public office;
- Previously held public office;
- Is a family member of a PEP;
- Is closely associated with a PEP.

Enhanced monitoring may be applied to such accounts.

9. SANCTIONS SCREENING

The Company screens Clients against applicable sanctions lists.

Accounts may be restricted or terminated where sanctions concerns arise.

The Company reserves the right to deny services to any person, entity or jurisdiction subject to sanctions.

10. RESTRICTED JURISDICTIONS

The Company does not currently provide services to residents of:

- Iran
- Sudan
- Syria
- North Korea

The Company reserves the right to modify restricted jurisdictions at any time.

11. THIRD-PARTY DEPOSITS

Third-party deposits are strictly prohibited.

The Company only accepts deposits originating from accounts owned by the Client.

Where third-party deposits are identified, the Company may:

- Reject the deposit;
 - Reverse the transaction;
 - Suspend the account;
 - Request additional verification.
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12. THIRD-PARTY WITHDRAWALS

Withdrawals may only be processed to accounts held in the Client's name.

The Company shall not process withdrawals to unrelated third parties.

Exceptions may only be made where required by law.

13. CRYPTOCURRENCY TRANSACTIONS

Where cryptocurrency deposits or withdrawals are supported:

The Company reserves the right to:

- Verify wallet ownership;
 - Request blockchain transaction details;
 - Conduct blockchain analytics reviews;
 - Refuse transactions presenting elevated risk.
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14. ONGOING MONITORING

Client accounts remain subject to ongoing monitoring.

Monitoring may include:

- Trading activity reviews;
- Deposit patterns;
- Withdrawal behavior;
- Transaction frequency;
- Account usage.

Monitoring may continue throughout the entire business relationship.

15. SUSPICIOUS ACTIVITY

Indicators of suspicious activity may include:

- Unusual transaction volumes;
- Rapid deposits and withdrawals;
- Inconsistent client information;
- Multiple linked accounts;
- Attempts to avoid verification procedures.

The Company reserves the right to investigate any activity it considers unusual.

16. ACCOUNT RESTRICTIONS

The Company may impose restrictions where:

- Verification remains incomplete;
- AML concerns arise;
- Documentation is insufficient;
- Suspicious activity is identified.

Restrictions may include:

- Deposit limitations;

- Withdrawal restrictions;
 - Trading limitations;
 - Account suspension.
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17. ACCOUNT FREEZE

The Company reserves the right to freeze accounts where:

- Fraud is suspected;
- AML investigations are ongoing;
- Regulatory concerns arise;
- Suspicious activity is detected.

Account freezes may remain in effect until investigations are completed.

18. REPORTING OBLIGATIONS

The Company may report suspicious activities to relevant authorities where required.

The Company is not obligated to notify Clients regarding such reports.

19. RECORD RETENTION

The Company may retain:

- Identification documents;
- Transaction records;
- Account communications;
- Compliance records.

Records may be retained for periods deemed necessary for legal, compliance and operational purposes.

20. FALSE INFORMATION

Providing false or misleading information may result in:

- Immediate account suspension;
 - Account termination;
 - Withdrawal restrictions;
 - Regulatory reporting.
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21. CLIENT RESPONSIBILITIES

Clients agree to:

- Provide accurate information;
- Maintain up-to-date records;
- Respond to verification requests promptly;
- Cooperate with compliance reviews.

Failure to comply may result in account restrictions.

22. POLICY AMENDMENTS

The Company reserves the right to amend this Policy at any time.

Updated versions shall become effective upon publication on the Company's website.

23. CONTACT DETAILS

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Email: support@xtrememarkets.com

Telephone: +357 96 673007

24. CLIENT ACKNOWLEDGEMENT

By opening and maintaining an account with Xtream Markets Ltd, the Client confirms that:

- They have read and understood this AML & KYC Policy;
 - They agree to provide requested documentation;
 - They understand that the Company may conduct compliance reviews at any time;
 - They agree to cooperate with AML and KYC procedures.
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END OF AML & KYC POLICY

Version 1.0

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