KNOW YOUR CUSTOMER

Transparency and security are our priority.

Introduction

1. CREDEXIO belongs to Quilter Investors Limited and share several investment brands including CREDEXIO.COM

2. This Agreement covers all relationships between the Company and its clients who have registered on CREDEXIO.COM. The Company provides its services only to persons who are of legal age.

3. The Company has the right to change or amend the Agreement at its sole discretion from time to time. All changes will be effective immediately, once updated and published on the website. If the Client continues to use the services of the Company after this term, then by default this means the Client has given consent to the changes that have been made. For the avoidance of doubt, it is advised that the Client regularly checks this Agreement for any changes and monitors news on Credexio.com

KYC Policies:

In recent times, Know Your Customer (KYC) policies have grown to be of vital importance in the investment world, not only with banks but with numerous institutions of all sorts on a global scale. The purpose of KYC policies is to ensure the prevention of identity theft, financial fraud, money laundering and terrorist activity.

CREDEXIO holds a zero-tolerance fraud policy, with all possible measures being taken on ourend to prevent it. If fraudulent activity comes to our attention, it will be documented straight away and any accounts found to be related to such activity will subsequently be closed, withall funds held in those accounts forfeited.

How we protect your information

We have implemented administrative, technical, and physical safeguards to help prevent unauthorized access, use, or disclosure of your personal information. Your information is stored on secure servers and isn't publicly available. We limit access of your information only to those employees or partners that need to know the information in order to enable the carrying out of the agreement between us.

You need to help us prevent unauthorized access to your account by protecting your password appropriately and limiting access to your account (for example, by signing off after you have finished accessing your account). You will be solely responsible for keeping your password confidential and for all use of your password and your account, including any unauthorized use. While we seek to protect your information to ensure that it is kept confidential, we cannot absolutely guarantee its security.

You should be aware that there is always some risk involved in transmitting information over the internet. While we strive to protect your Personal Information, we cannot ensure or warrant the security and privacy of your personal Information or other content you transmit using the service, and you do so at your own risk.

Prevention:

CREDEXIO aims to ensure the integrity of any sensitive data it obtains, such as your account information and the transactions you make, using a variety of security measures and fraud controls. Securing your electronic transactions requires us to be provided with certain data from you, including your preferred deposit method.

When clients deposit funds we require the following documents:

a) A copy of the client's valid passport including the signature page or client's identity card;

b) Card Used to Execute the transaction:
The front side of the card should clearly display the cardholder's full name, the expiration date of the card, the first six digits of the card and the last four digits of the card.

On the back side of the card the clients should cover the CVV code and make sure that the card is signed.

c) A copy of a recent utility bill (no older than 3 months) in the client's name and address.

When do clients need to provide these documents?

CREDEXIO appreciates the time our clients take to provide us with all the required documentation; the sooner these documents are provided, the sooner we can begin to process our clients' transactions. Receipt of all necessary documents must take places before we can make any cash transactions to a client's benefit.

Certain circumstances may call for the submission of these documents before any other activity can take places in a client's account, e.g. deposits or trading.

If we do not receive the necessary documents from a client, all their pending withdrawals will be cancelled and credited back to their trading account. If such an event is to occur, we will notify our clients as soon as possible.

Clients can scan documents or take a high-quality digital camera picture, saving the images as jpegs and then sending them to us.

The front side of the card should clearly display the cardholder's full name, the expiration date of the card, and the last four digits of the card. The clients should cover the first 12 digits. On the back side of the card the clients SHOULD cover the CVV code and make sure that the card is signed.