

RANVOL LTD.

Know-Your-Customer Policy

How we verify your identity, address, payment methods and source of funds

Version 1.0 · Effective from 30 September 2026 · Read together with the Anti-Money Laundering Policy

Ranvol Ltd. · International Business Company · Registration No. 2026-00670 · Ground Floor, The Sotheby Building, Rodney Village, Rodney Bay, Gros-Islet, Saint Lucia · www.ranvol.com

In short	
When	Before your first deposit. You can register and use a demo account without verification.
What you need	A valid passport, national ID card or driving licence; a proof of address dated within the last 3 months; a short selfie (liveness) check; a few questions about your occupation, funds and tax residence.
How long	Most applications are checked automatically within minutes. Applications that need manual review take longer; we will contact you if we need anything else.
Payments	Deposit only from accounts, cards and wallets in your own name. Withdrawals go back to the source you deposited from.
Help	support@ranvol.com

1. Why we verify you

- 1.1 Ranvol Ltd. ("Ranvol", "we", "us") is required by the anti-money laundering laws of Saint Lucia, by international sanctions rules and by its banking, payment and technology providers to know who its clients are and where their money comes from. Verification also protects you: it makes it much harder for anyone else to open an account in your name or to withdraw your funds.
- 1.2 This Policy explains what we ask for and why. The rules behind it are described in our Anti-Money Laundering Policy. Both form part of the Contractual Documents listed in the Client Agreement. Capitalised terms have the meanings given in the Client Agreement.

2. How verification works

- 2.1 You complete verification online in your client area. Identity documents and the liveness check are processed by our third-party identity-verification provider, which checks that the document is genuine and that you are its holder. Our compliance team reviews any application the automated check cannot complete.
- 2.2 You can register and trade on a demo account at any time. You cannot deposit or trade on a live account until verification is approved.
- 2.3 The information you give must be true, complete and your own. Providing false, altered or someone else's documents will result in rejection and closure of the account, and may be reported to the authorities.

3. Individual clients

3.1 Personal information

During registration we ask for: your full name; date and place of birth; every citizenship you hold; residential address; phone number and email; occupation and employer or business; the source of the funds you intend to deposit; your expected deposits and trading activity; and your country or countries of tax residence with your taxpayer identification number (see section 8).

3.2 Documents

What	Accepted	Not accepted
Proof of identity	Valid passport (photo page); national identity card (both sides); driving licence (both sides). Must show your full name, date of birth, photo, document number and expiry date.	Expired documents; photocopies of copies; screenshots; documents with any part covered or edited; student, employee or bank cards.
Proof of address	Issued within the last 3 months, in your name, showing the address you declared: utility bill (electricity, water, gas, internet or landline); bank or card statement; letter from a government or tax authority; valid residential lease agreement.	Mobile-phone bills; screenshots of online accounts; documents addressed to another person; P.O. boxes; documents older than 3 months; the same document used as proof of identity.
Liveness check	A short selfie video or photo sequence taken in the verification window, matched	Photos of photos or of a screen; another person.

	against your identity document.	
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3.3 Document quality

- Upload colour photos or scans of the original document, with all four corners visible and every word readable.
- Accepted file formats and sizes are shown in the upload window.
- Do not crop, edit, filter or annotate documents.
- If a document is not in a Latin-alphabet language, we may ask for a certified translation.

4. Clients with a connection to a restricted country

- 4.1 We do not accept clients from the United States, Iran, North Korea, Myanmar or the Russian Federation, or from territories under comprehensive sanctions, as set out in section 5 of the Anti-Money Laundering Policy.
- 4.2 If you are a citizen of Iran, Myanmar or the Russian Federation and have lived permanently in another country (which is not itself restricted) for at least two continuous years before applying, you may be eligible. In addition to the documents in section 3, you must provide evidence that together covers at least the last two years of residence in that country, such as:
- a tax residency certificate issued by that country's tax authority; or
 - a residential lease or property ownership documents in your name at an address in that country, covering the two-year period; or
 - utility bills in your name at an address in that country, including one dated at least 24 months ago and one dated within the last 3 months.
- 4.3 These applications always receive enhanced review and require approval by our Compliance Officer. We may ask for further documents, including a residence permit and evidence of the source of your funds, and we may decline an application at our discretion. The exception does not apply to citizens of North Korea or to US citizens or residents.

5. Corporate clients

Accounts for companies are opened after manual review. We ask for:

- certificate of incorporation, and memorandum and articles of association or equivalent;
- certificate of incumbency or good standing issued within the last 3 months;
- registers of directors and shareholders, and a register of beneficial owners or an ownership chart signed by a director, showing every natural person who owns or controls 25% or more;
- proof of the registered and business addresses;
- a board resolution or power of attorney authorising the account and naming the persons who will operate it;
- a description of the company's business and the source of the funds to be deposited;

- for every director, beneficial owner and authorised person: the documents required for individuals in section 3.

Where a shareholder is itself a company, we follow the ownership chain until every beneficial owner is identified. Structures involving trusts, foundations, nominee shareholders or bearer shares receive enhanced review.

6. Verifying your payment methods

- 6.1 Every payment method must be in your own name. Before processing a deposit or withdrawal we may ask you to confirm that you own it:
- **Bank card (where card payments are offered):** a photo of the front of the card showing your name, with only the first 6 and last 4 digits of the card number visible; and of the back with the CVV covered.
 - **Bank account (where bank transfers are offered):** a statement or bank confirmation showing your name and the account number.
 - **Cryptocurrency wallet:** evidence that you control the wallet, such as a statement or screenshot from your exchange account showing your name and the deposit or withdrawal address, or confirmation through the procedure shown in your client area.
- 6.2 Never send us a full card number or CVV. We will never ask for your card PIN, online-banking password, wallet private key or seed phrase.
- 6.3 Deposits from third parties are returned to their source. Withdrawals are paid back to the source of your deposits, as described in the Client Agreement and the Anti-Money Laundering Policy. Cryptocurrency sent to the wrong address or on the wrong network may be unrecoverable.

7. Source of funds and source of wealth

- 7.1 Depending on the size and pattern of your deposits and your risk profile, we will ask for evidence of where the money you deposit comes from (source of funds) and, in some cases, how you built your overall wealth (source of wealth). We do not publish the levels at which these requests are made.
- 7.2 Examples of acceptable evidence: recent payslips or an employment contract; a tax return; bank statements showing salary, business income or savings; company accounts or dividend statements; a property or asset sale agreement; inheritance or gift documents; for cryptocurrency, statements from the exchange where you bought it, showing the purchase and the transfer to the wallet you deposit from.
- 7.3 Until the requested evidence is provided, we may limit deposits, trading or withdrawals on your account.

8. Tax residency

- 8.1 Saint Lucia participates in the OECD Common Reporting Standard. We therefore ask every client to certify their country or countries of tax residence and taxpayer identification number, and we may be required to report account information to the tax authority of Saint

Lucia for exchange with the tax authorities of the countries where you are tax resident. If your tax residence changes, you must tell us within 30 days.

9. Keeping your information up to date

- 9.1 You must tell us within 5 Business Days if your name, address, citizenship, residence, contact details or tax residence change, and upload new documents when requested.
- 9.2 We ask you to renew documents when they expire, and we review client information periodically and whenever your activity changes. If you do not provide updated documents, we may restrict your account.

10. If verification is declined

- 10.1 We may decline an application, or restrict or close an account, if we cannot verify the information we need, if you are not eligible, or if our anti-money laundering checks require it. We are not always able to give reasons. Any funds received are returned to their source after our checks are complete and where the law allows.

11. How we handle your data

- 11.1 Documents and information you provide are used to verify you and to meet our legal obligations, are stored securely, and are shared only with our verification, screening, payment, technology and liquidity providers and with authorities where the law requires, as described in our Privacy Policy. We keep them for at least seven years after our relationship ends.

12. Contact

- 12.1 Help with verification: support@ranvol.com. Questions about this Policy or our anti-money laundering procedures: compliance@ranvol.com.