Cdlicoine24.com's anti-money laundering and "Know Your Customer policies" (the "AML/KYC Policy") are aimed at preventing and mitigating potential risks associated with Crypterum.com involved in any illegal activity.

Both international and local regulations require cdlicoine24.com to implement effective internal procedures to prevent money laundering, terrorist financing, drug and human trafficking, the proliferation of weapons of mass destruction, corruption and bribery, and to take action in the event of any suspicious activity by its users.

The AML/KYC policy covers the following issues:

1. Verification procedures

One of the international standards established to combat illegal activities is the scrutiny of customers. According to it, Crypterum.com establishes its customer verification procedure within the framework of anti-money laundering standards and the "Know Your Customer" policy.

1.1 Confirmation of identity The verification procedure at Crypterum.com requires that the User provides the Site with authentic documents (e.g., international passport, account statement, utility bill). For such purposes, cdlicoine24.com reserves the right to collect user identification information as part of its anti-money laundering and "Know Your Customer" policies. All legal instruments will be used to verify the identification information and cdlicoine24.com reserves the right to additionally verify certain Users who have caused suspicion.
The User verification process includes the provision of user's identity documents:

For individuals:

1) In order to confirm the identity of the User, the User must provide one of the following documents:

- civil passport;
- international passport;
- ID card.

2) To confirm the address, the User must submit one of the following documents:

- bank statement, where the address of your actual residence is clearly visible;
- utility bill, where the address of your actual residence is clearly visible;
- tax documents, in which the address of your actual residence is clearly visible;
- Document confirming the address of your actual residence, issued by the local authorities, where the address of your actual residence is clearly visible.

For corporate clients:

1) To confirm your identity, the User must provide one of the following documents:

- Director's civil passport;
- Director's international passport;
- Director's ID;

2) To confirm the address, the User must provide one of the following documents:

- bank statement, where the address of your actual residence is clearly visible;
- utility bill, where the address of your actual residence is clearly visible;
- tax documents, in which the address of your actual residence is clearly visible;
- Document confirming the address of your actual residence, issued by the local authorities, where the address of your actual residence is clearly visible.

3) To confirm that the User is an authorized representative of the organization, the User must provide all of the following documents:

- a document confirming the legal address of the company;
- a document confirming the registration of the legal entity;
- an order of appointment of the director;
- a scanned copy or a photograph of the letter about the decision to work with cdconline24.com.
4) Information about the ultimate beneficiary:

- Final beneficiary’s civil passport;
- Final beneficiary’s international passport;
- Final beneficiary’s ID;
- Document confirming the final beneficiary’s address.

The ultimate beneficiary, according to Cypriot law, means the individual who owns or controls the User’s Account and/or the individual on whose behalf transactions are made.

1) If the beneficiary is a legal entity:

- an individual who owns the organization or controls it through direct or indirect ownership or control over a sufficient percentage of shares (10% plus one share);
- an individual who exercises control over the management of the legal entity.

2) In the case of a beneficiary, a legal entity such as a foundation or trust that manages and distributes funds:

- an individual who is the beneficiary of 10 or more percent of the property of the legal entity;

-cdlconline24.com reserves the right to carry out the identification of the User on a permanent basis, especially when the User’s identity data has been changed or the activity of the User seems suspicious (unusual for a particular User).

Furthermore, cdlconline24.com reserves the right to request updated documents from Users, even if they have been verified before. The information collected during the verification process will be stored, used and protected strictly in accordance with Crypterum.com’s privacy policy and relevant rules. Upon verification of the User's identity, Crypterum.com will be able to exclude itself from potential legal liability in a situation where its Services are used to carry out illegal activities.
1.2 Bank Card Verification Users who wish to use online bank cards must verify the card in accordance with the instructions on cdlonline24.com.

2. Transaction monitoring

Users are tested not only by verifying their identity, but more importantly by analyzing their transaction patterns. Therefore, cdlonline24.com relies on data analysis as a tool to assess risk and detect suspicious activity by Users. Crypterum.com performs data collection, filtering, recording, investigation management and reporting.

With respect to AML/KYC policy, Crypterum.com may monitor all transactions and reserves the right to do so:

- Request any additional information and documents from the User in case of suspicious transactions;

- Suspend or block a User's account if Crypterum.com has a reasonable suspicion that the User is engaged in illegal activities.

The above list is not exhaustive and transactions will be monitored on a daily basis to determine whether transactions should be considered suspicious. The User does not have the option to create a voucher using funds credited to the online bank payment card. Funds credited from such cards can only be spent on the cryptocurrency or returned to the same card.

3. Risk assessment

cdlonline24.com, in accordance with international requirements, applies a risk-based approach to combating money laundering and terrorist financing. Cdlonline24.com strives to ensure that measures to prevent money laundering and terrorist financing are in place and commensurate with the risks identified. Resources will be allocated according to priorities, paying the greatest attention to the greatest risks.