

KYC Policy of Prediva SRL

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Prediva SRL (“The Company”) adheres to and complies with “Know your customer” principles, which aim to prevent financial crime and money laundering through client identification and due diligence.

The Company reserves the right, at any time, to ask for any KYC documentation it deems necessary to determine the identity and location of a user in Prediva platform (prediva.com). We reserve the right to restrict the service, payment, or withdrawal until identity is sufficiently determined, or for any other reason in our sole discretion based on the legal framework.

We take a risk-based approach and perform strict due diligence checks and ongoing monitoring of all clients, customers, and transactions. As per the money laundering regulations, we utilize three stages of due diligence checks, depending on the risk, transaction, and customer type.

SDD — simplified due diligence is used in instances of extremely low-risk transactions that do not meet the required thresholds

EDD — Enhanced Due Diligence mandatory for Users engaging in transactions (deposits or withdrawals) exceeding USD 15,000..

Separately and in addition to the above, when a user completes a transaction that is deemed suspicious, then it is compulsory for them to complete the EDD.

During this process, the user will have to input some basic details about themselves and then upload

- 1) A copy of Government Issued Photo ID (in some cases front and back depending on the ID document)
- 2) A selfie of themselves holding the ID doc
- 3) A recent (within the last three months) utility bill, bank statement, or official government correspondence showing the full name and address of the User.

Guideline for the EDD

- 1) Proof of ID
 - a. Signature Is there
 - b. Country is not one of the following Restricted Countries:
 - USA and its territories
 - All FATF Blacklisted countries,
 - c. Full Name matches client's name
 - d. Document does not expire in the next 3 months
 - e. Owner is over 17 years of age

2) Proof of Residence

- a. Bank Statement or Utility Bill
- b. Country is not one of the following Restricted Countries:
 - USA and its territories
 - All FATF Blacklisted countries,
- c. Full Name matches client's name and is same as in proof of ID.
- d. Date of Issue: In the last 3 months

3) Selfie with ID

- a. Holder is the same as in the ID document above
- b. ID document is the same as in "1". Make sure photo/ID number is the same

Verification Process

Data provided is cross-verified using two independent databases. If automated verification fails or is inconclusive, Users will be required to provide supplementary documentation. Upon successful verification, the User's account will be marked as fully verified and eligible for full platform functionality.

All verified accounts will be subject to periodic review and transaction monitoring to ensure compliance with AML and regulatory standards.

For further assistance or questions regarding the KYC process, please contact **help@prediva.com**