

AML & CFT Policy

How money laundering and terrorist financing are prevented, including identity checks.

1. Commitment

Zerventa is committed to preventing its services from being used for money laundering, terrorist financing, sanctions evasion or any other financial crime. This policy summarises the controls the Company applies. It follows the recommendations of the Financial Action Task Force (FATF) and the laws applicable to the Company.

2. Customer due diligence

Before a live account is enabled every client must be identified and verified. We collect a government-issued photo identity document (passport, national identity card or driving licence), a proof of residence issued within the last three months (utility bill, bank statement or government letter) and, where risk requires, a selfie with the document, source-of-funds information and additional documentation.

Documents are reviewed by the compliance team; accounts stay restricted until the review is approved. We may refuse or close an account where verification cannot be completed to our satisfaction.

3. Enhanced due diligence

Enhanced checks apply to politically exposed persons, clients from higher-risk jurisdictions, unusual funding patterns and large or complex transactions. These may include verification of the source of wealth and senior management approval.

4. Sanctions and restricted jurisdictions

Clients and transactions are screened against applicable sanctions lists. The Company does not provide services to residents of sanctioned jurisdictions, the United States of America, or any country where its services would be unlawful.

5. Payments

Deposits are accepted only from payment instruments held in the client's own name. Third-party deposits are returned. Withdrawals are returned to the originating method wherever possible, in the same currency, and only after verification. Cash and anonymous instruments are not accepted.

6. Monitoring and reporting

Transactions and trading activity are monitored for unusual patterns, including deposits followed by withdrawals without trading, structuring below thresholds and activity inconsistent with the client's profile. Suspicious activity is reported to the competent authority as required by law. The Company does not tip off clients about such reports.

7. Record keeping and training

Identification records and transaction data are retained for at least five years after the end of the business relationship. Staff receive AML training on joining and at regular intervals, and a designated compliance officer oversees the programme.

This document forms part of the Legal Documents of Zerventa. The current version is always the one published at [/legal](#) on the website. CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage.