



# EuroTime Bank

## **SAFE GUARD**

PROFESSIONAL CLIENTS AND ELIGIBLE COUNTERPARTIES

# SAFE GUARD

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As we know, fraud and financial crime are growing more complex and globally coordinated. To proactively address these challenges, we have implemented a range of initiatives aimed at identifying and deterring fraudsters and criminals. Your assistance is vital for us to ensure the safety of your finances and protect you effectively.

In order to gain a comprehensive understanding of your financial needs, we require information about your identity, residence, the sources of your income, and the intended purposes for your accounts.

## **BECOMING A MEMBER OF OUR INSTITUTION:**

When you initiate the account opening process with us, the inquiries we make are designed to establish a better understanding of you and enhance our ability to safeguard you against financial illicit activities.

## **ONGOING SECURITY MEASURES:**

After your account is established, the effectiveness of our security systems and protocols hinges on our access to the latest information. If your circumstances undergo changes, like securing a new job or experiencing significant life events, we kindly request that you inform us to facilitate our continuous efforts in safeguarding you. To ensure your ongoing protection against fraud and financial misconduct, there may be instances when we seek your assistance or reach out to you for verification or updates to your existing information, including the submission of new documents.

Visit us at Bäckahästgatan 13, 723 58 Västerås, Sweden. If you ever need to contact us, please visit our website at [eurotimebank.com](http://eurotimebank.com), where you can find our various contact details and use the option that best suits your needs.

## **SAFEGUARDING YOU**

The details and documentation that may be required.

If you are applying for a new account while already holding an existing one, we may request your most recent original statements. Furthermore, we will require the following information:

- Your current residency status or tax residency status. We may also request supporting documents to verify this information.
- The address and phone number of your employer.
- Your country of origin or citizenship.
- The reason for your desire to open the account.
- If you are self-employed, please provide the details for your business account.
- Anticipated monthly investment deposit amounts.
- Your income and information regarding any assets you possess.

Throughout your association with ETB, we may occasionally reach out to you to request confirmation or updates of your information. This practice is aimed at maintaining your security and ensuring we can consistently offer you the appropriate banking services tailored to your requirements. In the event that we are unable to obtain all the necessary information, it could impact our ability to continue providing you with banking services.

### **DOCUMENTS FOR CONFIRMING YOUR IDENTITY**

You may be required to provide one of the authentic documents listed below. Regrettably, we are unable to accept photocopies or documents obtained from the internet.

- Accepted valid international driving license.
- An acceptable form of identification is a valid full passport only, temporary passports will not be accepted.
- Valid Identity cards issued to EEA or Swiss nationals.

If you are located in the United Kingdom and Ireland, and cannot provide us with proof of identity documents, we require one of the items from the following list:

- Travel documents authorised by the Home Office.
- A disabled parking permit containing your photograph, signature, and date of birth, either blue or orange in color.

- A tax notification from HM Revenue and Customs, dated no more than four months ago.
- Present Northern Ireland voter's card.

## **DOCUMENTS FOR CONFIRMING YOUR ADDRESS**

You may need to provide the original documents that were sent to you. Regrettably, we are unable to accept documents printed from the internet unless specific criteria are met. Please be aware that the same document cannot serve as both proof of identity and proof of address.

- A lease agreement issued by a local council or a reputable leasing agency, dated within the past twelve months.
- Lease agreements from individual private landlords are not considered valid.
- A dated letter verifying your eligibility for benefits from the Department for Works and Pensions, a benefits agency, or a veterans agency, within the past four months.
- A blue or orange disabled parking document containing your photograph, signature, date of birth, and address.
- A utility bill with a date no older than five months.
- A telephone bill from the last five months.
- A mortgage statement issued by an accredited lender, dated within the past twelve months.
- A valid international driver's license, either in photo card full or provisional form.
- A current council tax bill dated within the past twelve months for the current billing year

## **VERIFYING YOUR IDENTITY**

We need to know you

Whether you are opening an account with us today or have been a long-term account holder, we may require proof of your identity and residential address. This

is a legal obligation designed to safeguard you from potential misuse of your identity or information by individuals with malicious intent.

This information also assists us in tailoring our product and service offerings to best meet your requirements. Additionally, we may inquire about your personal circumstances and the intended use of the account. In specific situations, more detailed inquiries about your income and financial assets may be necessary. These verifications will also extend to individuals acting under a power of attorney, executors, principal controllers, and beneficial owners of businesses or charitable organisations banking with ETB.

### **THE DOCUMENTATION REQUIRED FROM YOU**

We require two distinct documents: one for confirming your identity and another for verifying your residential address. These documents cannot be the same. You can find a list of acceptable documents on the reverse side for reference.

We prioritize documents issued by an official authority that include a photograph to enhance security and reduce the risk of forgery. Examples of such documents include a passport, national identity card, or a photo card driving license. If you are unable to provide one of these, please ensure that the documents for identity and address verification contain both your complete first name and surname.

If you are a student, please consider submitting the standard identification and address verification documents listed. In cases where you are unable to provide these, alternative documents may be accepted as indicated on the reverse side. It's important to note that this list is not exhaustive. If

you are applying for our products from outside the UK but within the EU, you may be required to provide certified documents as part of your application. If you have any questions regarding acceptable documentation, please feel free to contact us

## DISCLAIMER

Trading foreign currencies, as well as involvement with financial commodities and securities, can present a challenging and potentially profitable opportunity for investors. However, before deciding to participate in the Forex market, it is crucial to carefully consider your investment objectives, level of experience, and risk appetite. Most importantly, do not invest money you cannot afford to lose.

There is a significant exposure to risk in any foreign exchange transaction. Any transaction involving currencies carries risks, including but not limited to the potential for changing political and/or economic conditions that may substantially affect the price or liquidity of a currency. Investments in foreign exchange speculation may also be susceptible to sharp rises and falls as the relevant market values fluctuate.

The leveraged nature of Forex trading means that any market movement will have an equally proportional effect on your deposited funds. This can work both for and against you. Not only may investors get back less than they invested, but in the case of higher risk strategies, investors may lose the entirety of their investment. For this reason, when speculating in such markets, it is advisable to always seek guidance from our available online administrators for assistance with these trades.

