COMPLIANCE · KNOW YOUR CLIENT

We have established a systematic identity verification process for each Client to ensure lawful transactions with HORIZON CAPITAL.

01

Systematic Verification

The main objective of the conditions herein is to establish a systematic identity verification of each Client to ensure lawful transactions with the Company. The Know-Your-Client ("KYC") Policy includes the purposes for disclosing personal information used in the daily business operations of HORIZON CAPITAL. Individuals who use the services of the Company must comply with the procedures herein.

02

Formal Process

In this document, the Company establishes a formal process for submitting the required information, the necessary documents, and to whom they can be disclosed. It also describes when and how the Company collects personal information and how it is used.

03

Fighting Unlawful Schemes

The KYC Policy also aims to detect unlawful schemes such as identity theft, grand larceny, financial fraud, terrorist financing, and other illegal types of financing. In such cases, the Company invokes its right to terminate its services entirely and use the Client's submitted information if he/she is deemed involved in an unlawful scheme.

The Company collects the Client's information and documents when any of the following occurs:

01

Account Creation

When the Client creates an account on the Site, his/her full name, age, date of birth, and country of residence must be provided, along with contact information such as phone number and email address. It is essential to keep current and valid contact information, since it is used for daily transactions and regular communication with the Company.

02

Account Verification

Once the Client has an active account and starts transacting with the Company, he/she must submit the required documents to verify the trading account. Documents can be uploaded on the Site or sent to support@horizoncapitalfx.co.uk. The Client must use his/her registered email when sending documents.

03

Financial Transactions

Deposits and withdrawals require bank information and other monetary details, such as preferred currency, source of income, and fund allocation for trading. Due to the nature of the Company's business, the Client must also state his/her occupation, sources of revenue, daily or annual income, and financial market expenditure.

Information may also be collected whenever the Client contacts HORIZON CAPITAL:

04

Customer Communication

If the Client contacts the Company through the available means of communication, the Company's representative will ask for relevant information to identify him/her, such as registered email, account number, and full name. The Company has the right to deny assistance to anyone who refuses to provide those details.

05

Social Media Platforms

If the Client contacts the Company through social media platforms where the Company maintains an official page or profile, the Client's information from that platform may also be obtained. The Client acknowledges and agrees that data collected from the platform can be added to his/her client profile.

RISK DISCLOSURE Trading with currencies, Contracts for Differences (CFDs), and other leveraged products involves considerable risk exposure. Market volatility may substantially affect the price and liquidity of an asset, and it is possible to lose some or all of the invested capital. Carefully assess your investment objectives, experience level, and risk appetite before trading. Do not use funds you are not prepared to lose and seek independent advice if necessary.

The following information and documents must be submitted to confirm the identity of the Client and verify that he/she is not conducting unlawful transactions with the Company:

1

Valid Identification Cards

Valid identification cards must be presented to simplify onboarding and enhance the Company's security. ID cards can be driving licenses, passports, and national or government-issued cards. All cards must show the date of validity, including date of birth and signature, where feasible.

2

Residential Proof

A residential proof must be presented to verify that the Client's registered address is identical to his/her current address. It can be a bank statement, utility invoice, or government-issued lease contract, dated no more than 6 months before submission. Additional documents may be required if the Client resides outside his/her permanent country of residence.

3

Additional Documentation

The required identity and residential documents may differ as applicable. The Client must submit additional documents required by his/her country of jurisdiction and by the payment service provider used. Other requested documentation is essential to complete the KYC process.

Continuation of the verification requirements:

4

Residency Declaration

The Client must declare any differences among his/her current location, temporary address, and permanent residency, including dual or multiple citizenships. This declaration identifies whether the Client is permitted to transact with the Company and avoids residence registration issues in due course.

5

Payment Card Copies

If the Client used a credit or debit card to deposit, front and back copies of the card must be sent. The card number should only show the first 6 and last 4 digits, including the expiration date. On the back copy, the CVV must be covered.

6

Corporate Accounts

Corporate accounts require identification cards of the individual representing the firm, utility bills of the firm, and legal authorization of company expenditures. Additional data may be requested by the Company if deemed necessary.

QUALITY The Client must submit quality copies of the documents so that all details can be read legibly, and the details specified by law will be recorded.

The Company registers the Client's personal information as submitted. All records are treated as confidential and used only for professional purposes. By providing personal information, the Client agrees that it can be used for business transactions and disclosed in the following cases:

Account Verification & Transactions

The collected data and documents are used to verify the trading account, including deposits. The Company may disclose them to third-party affiliates, especially payment service providers, to maintain systematic financial transactions.

Internal Business Operations

Providing personal details upon account creation entitles the Company to share them with its workforce and affiliates. Relevant departments use them as references for financial transactions, trading activities, and customer assistance.

Legal Obligations & Third Parties

If a third party requests the Client's data in good faith, or if the Company is legally obliged to disclose it, the Company may release the information and documents. However, the Company may refuse disclosure to third parties when deemed necessary.

Illegal Activities & Cooperation

When a Client is proven to be involved in illegal affairs, the Company may disclose the Client's data to public authorities or government bodies, including as evidence before state institutions.

Privacy Limitations

Although the Company has established safety measures to secure Client confidentiality, it cannot and does not guarantee that the collected information and documents will remain private at all times. The Company is not liable for contingencies such as severe system malfunctions or unauthorized access. The Client acknowledges these risks upon providing information.

Trading Risk Disclosure

Trading with currencies, CFDs, and other leveraged products involves considerable risk exposure, and it is possible to lose some or all of the invested capital. Assess your objectives, experience, and risk appetite before trading and do not use funds you are not prepared to lose.

01

Client Responsibility

Provide accurate, complete, and up-to-date information at all times to ensure KYC compliance.

02

Document Quality

All documents must be clear, legible, and meet the specified requirements.

03

Ongoing Compliance

The Company may request additional documents or information at any time.