

Know Your Customer (KYC) Policy

Company Information

Company Name: LEOPARD BV

Brand(s): caratcasino

Website: www.caratcasino.com

Effective Date: 11.11.2025

1. Purpose

The purpose of this Know Your Customer (KYC) Policy is to prevent the use of www.caratcasino.com platform and services for money laundering, terrorist financing, fraud, or other illicit activities, while ensuring that customers' identities are verified and transactions are legitimate.

2. Legal Basis and Compliance

Leopard BV operates under the gaming license issued by Curaçao Gaming Authority (CGA) and complies with FATF Recommendations, EU AML Directives, and all applicable jurisdictional laws.

3. KYC Objectives

- Verify customer identity
- Prevent fraud and misuse
- Assess and manage customer risks
- Ensure AML/CTF compliance

4. Customer Identification Procedures (CIP)

Information collected includes full name, date of birth, nationality, address, and contact details. Verification requires proof of identity and proof of address issued within the last 3 months.

5. Enhanced Due Diligence (EDD)

Applied to higher-risk customers (e.g., PEPs, high-value transactions). Measures include additional verification, source of funds checks, and senior management approval.

6. Politically Exposed Persons (PEPs)

PEPs and related persons are screened against international sanctions lists, and enhanced monitoring is applied when necessary.

7. Ongoing Monitoring

Customer accounts and transactions are continuously monitored to detect suspicious or unusual patterns. Suspicious activity is reported to the MLRO.

8. Data Retention and Privacy

KYC records are stored securely for at least 5 years after account closure. Data is used only for verification and compliance, in line with GDPR.

9. Third-Party Verification Providers

Platform may use trusted third-party vendors for ID verification and document validation under GDPR compliance agreements.

10. Non-Compliance and Account Restrictions

Failure to complete KYC may lead to suspension, frozen funds, or account termination. Withdrawals are not processed until verification is complete.

11. Roles and Responsibilities

Compliance Officer/MLRO oversees KYC implementation. Staff receive regular training on KYC and AML compliance.

12. Review and Updates

This policy is reviewed annually or when regulatory requirements change.