

Customer Identification and Verification Policy for Najahbet.com

At Najahbet.com, ensuring the integrity and security of our platform is paramount. Our **Customer Identification and Verification Policy (KYC Policy)** is designed to comply with international and local regulations, safeguard our players, and prevent fraud, money laundering, and underage gambling.

1. Purpose of the Policy

The primary objectives of this policy are to:

- Verify the identity of our customers.
 - Prevent unauthorized access to our platform.
 - Comply with Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) regulations.
 - Promote a safe and transparent gaming environment.
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2. Key Policy Principles

a. Know Your Customer (KYC) Standards

We require customers to complete identity verification

b. Risk-Based Approach

We implement varying levels of scrutiny based on customer activity, deposit amounts, and other risk factors. High-risk accounts are subjected to enhanced due diligence (EDD).

c. Data Protection

All customer data collected during the verification process is handled securely and in compliance with data protection regulations (e.g., GDPR).

3. Verification Process

a. Required Documentation

Customers must provide:

- **Proof of Identity (POI):** Government-issued photo ID such as a passport, driver's license, or national ID card.
- **Proof of Address (POA):** Recent utility bill, bank statement, or government correspondence (dated within the last three months).
- **Payment Method Verification:** Documents proving ownership of the payment method used on the platform (e.g., credit card statement, e-wallet screenshot).

b. Age Verification

- Customers must be of legal gambling age (18+ or as per their jurisdiction).
- Any account suspected of belonging to a minor will be immediately suspended.

c. Verification Timeframe

- Players must complete the verification process within 30 days of account creation or upon reaching a cumulative deposit threshold.
 - Failure to provide documents within the timeframe may result in account suspension or restricted access.
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4. Enhanced Due Diligence (EDD)

We apply additional checks to accounts exhibiting high-risk indicators, such as:

- Unusually large deposits or withdrawals.
- Transactions involving multiple payment methods.
- Accounts linked to suspicious activity or flagged jurisdictions.

EDD may involve:

- Requesting additional documentation.
 - Verifying the source of funds or wealth.
 - Conducting regular account reviews.
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5. Ongoing Monitoring

- **Transaction Monitoring:** Regular checks on account activity to identify unusual patterns.
 - **Periodic Reviews:** Revisiting customer information periodically to ensure it remains accurate and up-to-date.
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6. Consequences of Non-Compliance

- Accounts with incomplete or falsified verification information may face suspension, restrictions, or permanent closure.
 - Any attempt to bypass verification procedures will be reported to relevant authorities.
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7. Legal Compliance

Najahbet.com adheres to all applicable laws and regulations, including:

- CW: Regulation for the combating of ML/FT and Proliferation of weapons of mass destruction
 - CW: The National Ordinance on Identification of Clients when Rendering Services (N.G. 2017, no. 92)
 - CW: The National Ordinance on the Reporting of Unusual Transactions (N.G. 2017, no. 99)
 - CW: Sanctions National Ordinance (N.G. 2014, no. 55)
 - CW: Kingdom Sanction Act (N.G. 2016, no. 54)
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8. Customer Support for Verification

Our dedicated support team assists customers throughout the verification process.

- **Contact Us:** support-en@najahbet.com.
 - Support is available to address queries, provide guidance, and ensure a seamless verification experience.
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9. Policy Updates

This policy is reviewed regularly and updated as needed to remain compliant with regulatory requirements and industry best practices.