Non-Trading Operations Regulations & AML/CTF Policy

Compliance with International Standards on Anti-Money Laundering and Counter-Terrorist Financing

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1. Purpose, Legal Basis & Scope of Application

1.1. These Non-Trading Operations Regulations (hereinafter referred to as the "Regulations") establish the fundamental legal, operational, and procedural framework governing all non-trading financial movements conducted on the StarX Options Global platform (the "Company").

1.2. The primary objective of these Regulations is the prevention of the use of platform services for illicit purposes, including money laundering, financing of terrorism, financial fraud, identity theft, tax evasion, and capital flight in contravention of international standards, including recommendations issued by the Financial Action Task Force (FATF).

1.3. These Regulations constitute an inseparable, legally binding annex to the Platform Service Agreement. Registration on the Company's platform, account funding, and the execution of financial transactions signify the Client's unconditional agreement to adhere strictly to these provisions.

1.4. Non-trading operations encompass:

- Depositing funds into the Client's trading account via approved financial mechanisms;
- Withdrawing funds from the Client's trading account to verified destination requisites;
- Internal transfers between multi-currency sub-wallets belonging to the same Client;
- Adjustment of account equity arising from promotional rewards, bonuses, or affiliate referral commissions.

2. Rights and Obligations of the Parties

2.1. The Client undertakes to:

- Provide genuine, complete, and unadulterated identification information and residential documentation upon initial registration and whenever requested by platform compliance;
- Notify the Company immediately of any material change in personal status, residential address, or nationality within seven (7) calendar days;
- Ensure that all capital deposited into the platform is derived strictly from legitimate, lawful economic activities and is unencumbered by liens or criminal origins;
- Refrain from executing third-party financial transfers or permitting unauthorized third parties to deposit or withdraw using the Client's profile;
- Comply fully with domestic currency control regulations and taxation reporting laws in the Client's jurisdiction of fiscal residence.

2.2. The Company reserves the right to:

- Request additional verification documentation, including certified passport copies, utility invoices, bank statements, or live video verification, at any stage of account activity;
- Suspend or postpone the execution of any non-trading operation pending the conclusion of compliance security assessments;

- Refuse a deposit or withdrawal order and return funds to the originating requisites if suspicion arises regarding the legality or origin of the funds;
- Freeze customer balances and immediately report suspicious financial movements to competent international regulatory or financial intelligence bodies without prior notification to the Client;
- Establish, modify, and enforce dynamic limits on single, daily, weekly, or monthly deposit and withdrawal volumes.

3. Signs of Suspicious Non-Trading Operations

3.1. In accordance with risk-based AML surveillance, the Company identifies the following indicators as grounds for immediate security audit:

- **Rapid Capital Turnover without Trading:** Depositing capital and requesting immediate withdrawal without executing trading volume equal to at least one hundred percent (100%) of the deposited sum;
- **Layering & Fragmented Transactions:** Executing numerous consecutive transactions of identical or fragmented values designed to circumvent standard threshold auditing;
- **Discrepant Geolocation & VPN Evasion:** Accessing accounts from IP addresses associated with blacklisted proxies, Tor exit nodes, or high-risk sanctioned regions;
- **Payment Instrument Discrepancy:** Attempts to withdraw to payment requisites, bank cards, or crypto wallets belonging to individuals other than the verified account holder;
- **Frequent Chargebacks or Reversal Claims:** Unjustified payment disputes or notifications of credit card fraud from banking acquirers.

3.2. Detection of one or more suspicious indicators entitles the Company to suspend automated processing and initiate a formal internal inquiry lasting up to thirty (30) business days.

4. Customer Due Diligence (CDD) & Verification Tiers

4.1. The Company maintains a multi-tiered verification architecture commensurate with customer transaction velocity and cumulative account turnover:

Verification Tier	Requirements & Submitted Documents	Cumulative Limit	Privileges & Status
Tier 1 (Unverified / Basic)	Verified Email Address & Mobile Phone Number	Deposits up to $500.00 USD; Zero Withdrawals	Demo & Live Trading Enabled; Withdrawals Blocked
Tier 2 (Standard Verification)	Government-Issued Photo ID (Passport, National ID, or Driver's License) + Selfie Verification	Deposits & Withdrawals up to $10,000.00 USD / month	Full Cashier Inflows & Automated Withdrawals Enabled
Tier 3 (Enhanced Verification)	Proof of Address (Utility bill, bank statement issued within 90 days) + Source of Wealth Statement	Unlimited Deposit & Withdrawal Capacity	VIP Account Tier, Priority Channel Routing

4.2. Document Legibility Standards: All uploaded documents must be full-color, high-resolution photographs or scanned copies displaying all four corners without cropping, glare, or digital manipulation. Expired or unreadable documents will be rejected.

5. Enhanced Due Diligence (EDD) & Politically Exposed Persons (PEPs)

5.1. The Company implements Enhanced Due Diligence (EDD) procedures for Clients classified as high-risk, including Politically Exposed Persons (PEPs), family members of PEPs, close business associates, and residents of jurisdictions designated by the FATF as high-risk or monitored.

5.2. PEP clients must submit explicit documentation confirming their legal source of wealth (such as tax declarations, audited financial statements, or commercial contracts) before account funding is authorized.

6. Non-Trading Payment Procedure & Execution Flows

6.1. All deposit and withdrawal instructions must be submitted exclusively via the platform's authenticated Cashier interface. The Company never solicits financial transactions via email, social media, Telegram, or private messaging channels.

6.2. Deposit Crediting Protocol:

- Cryptocurrency deposits are credited programmatically upon reaching the requisite number of network confirmations (1 confirmation for USDT TRC-20/BEP-20; 2 for BTC/ETH).
- Domestic banking and UPI deposits are matched automatically against real-time Unique Transaction References (UTR) within minutes of bank clearing.
- Electronic payment system deposits are reflected immediately upon receipt of the authenticated gateway webhook.

7. Withdrawal Rules & Anti-Layering Standards

7.1. Withdrawals are executed strictly in the same currency and to the same payment system utilized for the initial deposition of funds. In cases where deposits originated from multiple sources, withdrawal amounts are distributed proportionally.

7.2. Minimum Turnover Rule: If the Client requests a withdrawal without having reached a total trading turnover of at least one hundred percent (100%) of the deposited balance, the Company reserves the right to levy an administrative payment processing fee of ten percent (10%) of the withdrawal sum to offset direct acquirer interchange costs.

8. Account Freezing, Administrative Sanctions & Fund Reversal

8.1. If the Client refuses to provide requested identification documentation or if submitted documentation proves fraudulent or forged, the Company reserves the right to:

- Immediately terminate all active trading contracts;
- Cancel all realized profit accrued during the operation of the unverified profile;
- Return remaining undisputed initial deposit funds to the verified funding origin, minus banking administrative costs;
- Permanently blacklist the Client's identity and device fingerprints from future platform access.

9. Inactive & Dormant Accounts

9.1. An Account is classified as *Inactive* if zero trading orders, deposits, or withdrawals are executed for a continuous duration of one hundred and eighty (180) calendar days.

9.2. Inactive Accounts carrying an unwithdrawn positive balance are subject to a monthly administrative maintenance fee of $10.00 USD (or local currency equivalent). The fee is debited solely from available balances; account equity will never become negative.

9.3. If an account remains inactive for consecutive three hundred and sixty-five (365) days with zero remaining balance, the Company reserves the right to archive and permanently close the profile.

10. Statutory Data Retention & Sanctions Compliance

10.1. In accordance with statutory AML regulations, all identification records, verification dossiers, and transaction logs are maintained securely in encrypted archival storage for a minimum mandatory period of five (5) years following account termination.

10.2. The platform enforces strict automated screening against United Nations (UN), European Union (EU), and Office of Foreign Assets Control (OFAC) sanctions lists. Any person or entity appearing on sanctions databases is categorically barred from platform admission.

ISSUED & GOVERNED BY:
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CLIENT ACKNOWLEDGEMENT:
By registering an account, depositing capital, or placing a transaction order on StarX Options, the Client unconditionally certifies complete understanding and legally binding consent to all terms, operational rules, and risk provisions set forth herein.