

# Client Onboarding & Verification Policy

**Last updated:** 10 November 2025

## 1. Purpose

This policy outlines how **Crypto Journey (Pty) Ltd** verifies and onboards clients in accordance with applicable South African legislation and our obligations as a **Juristic Representative of Fincor Select (Pty) Ltd (FSP No. 36046)**.

Our objective is to protect clients, our platform, and the wider financial system from misuse while maintaining a fast, secure, and transparent trading environment.

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## 2. Regulatory Framework

Crypto Journey operates under:

- The **Financial Intelligence Centre Act (FICA)** and its amendments;
- The **Financial Advisory and Intermediary Services Act (FAIS)**; and
- The **Protection of Personal Information Act (POPIA)**.

These frameworks require that we verify every client's identity and ensure that all data is collected, stored, and processed lawfully and securely.

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## 3. Onboarding Process

### 3.1 Registration

All new clients must create an account and submit basic personal or company details. This information is used exclusively to establish your profile and enable secure transactions.

### 3.2 Identity Verification (KYC)

To comply with FICA and our Risk Management & Compliance Programme, we must verify your identity before any trading activity occurs.

Depending on your profile, we may request:

- Valid South African ID document or passport;
- Proof of address (not older than 3 months);
- For entities — company registration and beneficial-owner details.

Verification is completed digitally through our approved onboarding system.  
In certain cases, enhanced checks may be required in line with regulatory standards.

### 3.3 Ongoing Review

Client information is periodically refreshed to ensure it remains accurate and compliant.  
You may be asked to update documents or confirm details before further transactions.

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## 4. Data Privacy & Security




All client information is collected and processed in line with POPIA.  
We use secure digital systems with encryption, access controls, and continuous monitoring to protect your data.  
Personal information is never shared with unauthorised third parties and is retained only for as long as required by law.

For more details, refer to our **Privacy Policy**.

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## 5. Communication & Support

Crypto Journey offers **personalised onboarding support** through multiple channels:

-  **Platform Chat**
-  **WhatsApp:** +27 78 921 8950
-  **Email:** [info@cryptojourney.io](mailto:info@cryptojourney.io)

Our onboarding specialists are available to assist with document uploads, verification status, and account activation.

We aim to complete most verifications **within one business day** once all documents are correctly submitted.

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## 6. Rejection & Suspension

Crypto Journey reserves the right to reject or suspend any onboarding application if:

- The information provided is false, incomplete, or unverifiable;
- There is suspicion of fraudulent, prohibited, or high-risk activity; or
- The client fails to meet our compliance requirements.

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## 7. Transparency & Commitment

Our onboarding standards are designed to deliver both **regulatory compliance** and **client convenience**.




We value speed, clarity, and trust — ensuring that every client can begin trading confidently while knowing their information is handled with care and professionalism.

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### Crypto Journey (Pty) Ltd

Reg No.: 2024/767035/07

Juristic Representative of Fincor Select (Pty) Ltd | FSP 36046

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