

## Got a question? Get your answers here.



# **USER GUIDE**

- 1. Opening an account Getting Started.
- 2. Frequently asked questions to help you get started.



#### **Registration advice for Members.**

If you are a member and have been referred to us, simply click on the link they have provided you in order to register for your new RpM account. As soon as you click on that link, your data, will automatically be sent to RpM for importing. Once this is done, you will receive an email from RpM confirming your Account Number and Password and providing you a link through which you can submit your registration fee payment. Note that your new account will not be registered until you have paid your registration fee.

#### 1. Opening an account – Getting Started.

RadproMarkets can help you open an account to get online and be able to trade stocks with a reputable firm quickly and easily. Let us help you to open an account today for just 75 Euros. (Special reduced price of € 50 for SiteTalk members) Its easy, quick and simple to open an account so, to start your new relationship with us, simply click on "Open an Account" and follow the instructions. SiteTalk members need to come to the RadproMarkets website from the link at <a href="https://www.mlds.co">www.mlds.co</a>- this will save you €25 and provide your basic information. You will receive an automatic response from us notifying you of your new Account Number and Password, this action also verifies your email address. You now need to make your registration fee payment by credit card. Again follow the instructions for doing so. You will then receive another email with a link to submit your KYC. Know Your Customer (KYC) refers to the due diligence activities that financial institutions and other regulated companies must perform to ascertain relevant information from their clients for the purpose of doing business with them. Follow the on-line process for submitting your KYC.

#### On-Line Registration

Complete the account opening form on-line, making sure that you answer all the mandatory fields, otherwise your application will not be processed. As soon as you have registered your personal details, and submitted your registration fee payment you will be sent a notification which will verify your email address and notify you of your new Account Number and Password. Keep these safe and do not share them with anyone,.

#### **Next**

You will then be required to submit your KYC – (Know Your Customer) documentation which verifies your identity and address. Please submit a copy of your Passport or Government issued ID, Proof of address such as a utility bill or bank statement making sure that neither is no older than 3 months old. We require a clear scanned copy, preferably colour. As soon as your KYC has been approved your account will be activated. In the event that we have not been able to approve your KYC, your account will remain pending until you have met the KYC requirements.



#### **Check-list**

Make sure that you have completed all of the below sections so that we can activate your account as soon as possible.

- **STEP 1** For SiteTalk members click on the link you have been sent by email that included your Account Number and Password.
- **STEP 2** Log in and Pay your Registration Fee
- **STEP 3** Upload your KYC documents
- **STEP 4** Familiarize yourself with our policies and terms
- **STEP 5 Receive** approval that your account at Eurivex has been activated
- **STEP 6** Confirm your balance of shares
- STEP 7 Fund your account as desired



#### 2. Frequently asked questions to help you get started

#### How and why do you verify my identity?

Identity verification is an important anti-fraud and identity protection measure. It helps the fight against money laundering and terrorist financing. We carry out electronic checks (now and in the future) with an agency which might also verify your financial standing and retain a record of our enquiries. If we can't verify your identity electronically, we'll ask you for additional documentation.

#### What is a KYC and why do I need it?

KYC, otherwise known as Know Your Customer or Client, refers to due diligence act that financial institutions and other regulated companies must perform to ascertain relevant information from their client for the purpose of doing business with them. The term is also used to refer to bank regulation which governs these activities. Know your customer processes are employed by companies of all sizes for the purpose of ensuring their proposed agents, consultants, or distributors anti -bribery compliance. And it is a best practice routinely used by all good financial institutions. The information provided by clients is used to verify probity and integrity and is becoming increasingly important globally to prevent identity fraud and money laundering.

#### What information do I need to submit as KYC?

You will need to submit two pieces of information that will verify 1) Who you are and 2) Where you live.

To confirm your identity, we require a Government issued photo ID such as s such as a valid Passport, if you do not have a Passport, kindly submit your a valid ID Card or Drivers License.

To confirm where you live, we need something in your name which shows your address. This should be from a utility company for power, water, from the bank or a phone company. Please note that these must be no older than 3 months old, otherwise your KYC will not be approved and you will have to submit current documents. In both cases, these must be clear scanned copies of original documents, preferably in colour and must show your full name and current address.

#### Why do I need to Submit Passport /ID upload & Proof of address?

In order to activate your account, you must provide us with proof of identification. Acceptable proof of Identity is a current passport or government issued national identity card.

Acceptable proof of domicile or address will be a utility bill clearly showing your full name and address. Please note that it must be a clean scanned copy and no older than 3 months old.

In order to speed up the processing of your application, please colour scan your passport or identity card ) and upload the file in gif, jpeg, pdf or other readable formats.

Your account will not be activated unless your KYC has been verified. RpM has to go through a process of KYC controls to check the information you have submitted is correct. If you do not submit a clean scanned copy or your documents are out of date, we will ask you to re-submit new documentation and your account activation will remain pending your KYC approval. If you have any doubts, please refer to our FAQ's section explaining KYC documentation.

#### Can I start investing straight away?

You will be notified as soon as your account is active. When you have received this notification and you have funded your account, you are free to start trading immediately. You can start buying stock if you have funded your account and you can sell stock if you have shares in your account. That means, you can submit shares for sale, or you can start investing in the purchase of shares, providing your account is funded adequately.

#### Can I open an account on behalf of someone else?

No this is not possible.

#### **Can I have multiple Accounts?**

Yes.

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#### How do I fund My Account?

Its easy, safe and secure to fund your account. You need to make a wire transfer through your bank. to fund your account quickly and easily by making a direct transfer to Eurivex. You will find the account details by going to DEPOSITS on the Eurivex website. Please allow 3 working days for your account to be funded. Please note that you need to have enough funds in your account in order to make the volume of transactions you wish to make.

#### How do my shares get into my account?

As part of the process of your account being activated, you will see your balance of shares in your account.

## What happens if I don't agree with the total number of shares showing in my account?

You will need to contact MLDS.

#### What if my investment doesn't move much?

Be patient, often a share won't move for many months after you have bought it. And even highly recommended shares might stall for a while. It often pays to be patient.



In the case of a share tip based on the launch of a new product for example, you could well benefit from getting in there early but the market may be slow to react until the product is actually live and selling well.

Remember the reason why you invested in the first place and the time horizon you set.

### My Circumstances have changed, how do I update my Address and other personal Information in my account?

You can view your profile at any time and submit any changes or alterations to your personal details. You need to complete it scan and return. Remember if your name and or address changes you will need to submit new KYC verifying the changes, RpM will follow the same approval process for updated KYC.

#### What happens if I don't pay any money into my new account?

You will not be able to buy any shares if you don't fund your account.

#### How do I make a Transaction?

In order to make your transaction you need log into your Eurivex account and click on **Buy/Sell Order**.

#### Is There a Set Maximum Time Period for Purchasing and Selling Stock after Issuing an Order?

When submitting an order to trade, you can specify the period within which your order should be executed. If those are day orders, the broker will endeavour to execute them only within the day the order arrived. If the order could not be executed by the day end, it is cancelled. Should the investor fail to specify the execution period, the broker will consider such order to be a day order. Week and month orders become invalid by the end of the calendar week or month when they arrived, provided, of course, that they could not be executed by that time. Open orders, in other words, the orders that are good until cancelled, are valid until they are executed or cancelled by the investor. However, during the entire time span until the order execution the broker can from time to time ask the investor to confirm the order.

#### How Long does it take to execute a Buy/Sell order?

Order execution is fast if there are available buyers or sellers. If there are not, your order will be executed in the order it was received, subject to market conditions.

#### How Does RpM ensure there are ready Buyers for my shares?

RpM cannot guarantee that there will be ready buyers for your stock. The ability to buy or sell shares is subject to counter-parties being available for the other side of your trade.

#### What Happens to My Account if I die?

If you have not made provision for the gifting of your account, and as a result of your death your account is idle for a period of one year, your account will be deemed inactive and will be closed. Your estate may apply for liquidation or transfer.

#### Can I Make a Gift of the Company's Stock and to Whom?

Yes, you can, but with certain limitations. The Company's shares, pursuant to the Cyprus law, are de-materialized, in other words, they are undocumented securities registered with the Cyprus Central Depository. The company's operations as well as the matters of origin, change and cessation of the right of ownership of the stock are regulated by the Cyprus law. Pursuant to the Cyprus Stock Exchange law, a shareholder is entitled to transfer shares as a gift to any party, by undertaking the following actions:

- 1. The grantor and the donator should already have brokerage accounts open. 2. It is necessary to draw up the deed of the gift concerning the stock transfer.
- 3. The documents are to be completed and signed personally by the shareholder wishing to transfer the stock.
- 4. All signatures should be notarised.
- 5. The forms should be legalized, in other words, they should be translated into English and the Apostille should be affixed;

#### How can I trade my shares without a paper certificate?

Your shares are held in electronic form at the Cyprus Securities Depository. Trading is done electronically. If you have a paper certificate it is a representation of the electronic ownership of your shares. To trade your shares you have to have an account with a broker to be able to trade shares on the Cyprus Stock Exchange. RpM can help you set that up.

#### How do I receive my shares electronically?

A statement of account of safe custody will be sent to you at least twice a year by Eurivex to confirm the number of shares held in your name provided you have followed all the procedures and paid the relevant fees.

#### What documents confirm the possession by the company's shareholder of a certain number of shares?

Your electronic share certificate, hard copy share certificate and full registry in the shareholders register of your ownership.

#### Who maintains the shareholder's registry?

The shareholders' register is maintained by the Cyprus Securities Depository.

#### Where and how can I see the current price of the company's stock?

At the Cyprus Stock Exchange website or via the link provided on the Buy/Sell Order Page.

Also, you can Log In to your account at Eurivex and see the previous days closing price and portfolio value.

#### I want to re-set my password what shall I do?

You can change your password at any time. Simply go to the log in section

#### I want to change my personal Information, what do I do?

Go to Forms and select the appropriate form for confirming your change of personal details. Submit a new KYC through the normal channel if you are changing your name or address.

#### How can I find out my customer account or reference number?

Simple, log into your account and go to your profile. All your account details, including your reference/account number is clearly listed. Your unique account/reference number will not change. If you have numerous accounts, keep all the details safe and don't share this information with whom you do not wish to have access to your personal information. You will be required to note your ref/account number on all forms that you send to RpM and Eurivex