

ICBANK WEALTH ONBOARDING & CASH-INTENSIVE CLIENT SOLUTION Client Information Document

1. Introduction

ICBANK offers a structured and compliant onboarding framework designed for clients holding cash-intensive funds outside the traditional banking system. This solution facilitates the secure transition of such funds into regulated financial channels through a controlled, transparent, and compliance-driven process.

2. Client Eligibility

To qualify for this program, clients must meet the following criteria:

- Demonstrate verifiable proof of funds existence
- Successfully pass full KYC (Know Your Customer) and compliance review
- Minimum fund placement requirement: **USD 5,000,000**

3. Account Setup

Clients may select one of the following account types:

- Traditional Bank Account
- Digital Asset / Cryptocurrency Wallet

Setup Fee:

- **USD 10,000**

4. Fund Introduction Process

The onboarding process follows a structured sequence:

1. Submission of account opening application
2. Completion of KYC and compliance verification
3. Account approval by ICBANK
4. Introduction of funds through bank-approved, controlled channels

Important Conditions:

- Any third-party involvement must be:
 - Explicitly authorized by ICBANK
 - Fully documented with formal bank approval
- All fund movements must maintain complete traceability and auditability

5. Processing Fee

- **15% of the total funds introduced**

This fee covers:

- Compliance structuring and oversight
- Risk management
- Operational processing
- Banking system integration



6. Fund Credit & Release Mechanism

Initial

Credit:

Upon successful account approval and completion of preliminary verification:

- The client account may reflect the net balance after deduction of the 15% processing fee
- The credited funds will be placed under a temporary compliance hold (blocked status)

Blocked Account Condition:

- Funds cannot be transferred, withdrawn, or utilized during this stage
- The hold serves as a safeguard during final validation procedures

Final Verification & Release:

The restriction will be lifted upon:

- Completion of all compliance and funds verification checks
- Validation of the underlying source of funds
- Confirmation through authorized and documented channels (including appointed agents, if applicable)

Once completed:

- The account is fully released
- The client gains unrestricted access to the funds

7. Compliance Framework

All operations are conducted in accordance with:

- KYC (Know Your Customer) standards
- Internal compliance protocols and international banking regulations

ICBANK reserves the right to:

- Request additional documentation
- Delay or decline transactions
- Apply enhanced due diligence measures

8. Account Activation

Following successful verification and release of funds:

- Full account functionality is granted
- Clients may utilize funds for:
 - Transfers
 - Investments
 - Access to additional banking and financial services

9. Risk & Legal Position

- ICBANK operates strictly within regulated financial frameworks
- All funds must be legally sourced and verifiable
- Clients bear full responsibility for the accuracy and authenticity of submitted information



10. Strategic Value

This solution enables clients to:

- Transition into the formal banking system
- Unlock broader financial and investment opportunities
- Access ICBANK's integrated global financial ecosystem
-

ICBANK – Secure Transactions. Controlled Execution. Trusted Intermediation.

