

PAYMENT SERVICE PROVIDERS

This Document on Payment Service Providers is effective from February 2021 and shall remain effective until a more recent version is released. Safecap reserves the right to amend or supplement this Document at any time. This Document does not replace our Investment Services Agreement (Terms and Conditions of Trading) which we ask that you read carefully before you enter into any trading. The prevailing version of this Document is always available on our website www.opcmarkets.com.

1. ABOUT SAFECAP INVESTMENTS LIMITED, THE BRAND AND OUR DOMAIN

We are Safecap Investments Ltd (“Safecap”, “Company”, “we” or “us”). We are the legal entity offering the investment services to you. We are at all times the legal entity responsible to you under the Investment Services Agreement which sets out the Terms and Conditions of your trading with us.

Safecap is a regulated investment services firm, authorized by the Cyprus Securities and Exchange Commission (“CySEC”) under license number 092/08. Safecap is also authorized by the Financial Sector Conduct Authority (“FSB”) in South Africa as a Financial Service Provider under license number 43906. Safecap is located at 148 Strovolos Avenue, 2048 Strovolos, P.O.Box 28132 Nicosia, Cyprus. Our telephone number is +357 22 232248. Please contact us by using the [Online Contact Form](#).

We offer our service and undertake our activities from our Cyprus Offices and our regulated branches in Sofia – Bulgaria and Gibraltar. Certain other ancillary services may be undertaken by affiliate companies. We are at all times responsible for the work that such affiliate companies undertake on our behalf with respect to the services we offer to you.

[OPCMarkets.com](#) is a global brand owned by Finalto (IOM) Limited (“Finalto”), Safecap’s parent company’.

Safecap has the sole and exclusive use of the domain [www.opcmarkets.com](#) worldwide under a relevant agreement with Finalto. Safecap also has the right from Finalto to the non-exclusive use of the brand name OPCMarkets.com. Safecap and Finalto are subsidiaries of Playtech Plc, a company traded on the London Stock Exchange’s Main Markets, which is included within the [FTSE 250 index](#).

2. TREATING CUSTOMERS FAIRLY

Treating customers fairly is central to our corporate culture and ethos.

We have a duty to act honestly, fairly, professionally and in the best interest of our clients when dealing with them. We implemented a Code of Conduct and a set of policies and procedures that aim to ensure we perform to the highest level of professional standard at all times.

3. APPLICABLE LAW AND REGULATIONS

This document is issued pursuant to, and in compliance with the requirements of Circular C034 (previously CI144-2014-34 issued on December 12, 2014) regarding the maintenance of Merchant Accounts with Payment Service Providers for the Clearing/Settlement of Payment Transactions issued by the CySEC on December 18th, 2014. When engaging with payment service providers, in accordance with circular C034 we ensure that:

3.1. Maintaining a merchant account for the clearing/settlement of payment transactions

Merchant accounts held by the Company are not, under any circumstances, used by any of our connected persons, or third persons, and/or the clients of such persons, for the clearing/settlement of their payment transactions as this does not comply with the aforementioned provisions of the legislation. Merchant accounts are used only and exclusively by the Company.

The Company ensures that clients’ funds are transferred to clients’ bank accounts, immediately after the clearing/settlement of the payment transactions.

3.2. Selection of payment service providers

We maintain merchant accounts only with payment service providers which are licensed/regulated by a competent authority of a Member State or of a third country, which it is considered that it imposes equivalent arrangements to those of the European Union and in particular, to those of the European Directives 2005/06/EC and 2007/64/EC.

3.3. Capital adequacy

When calculating the capital adequacy/own funds, including the capital adequacy ratio and large exposures, we apply fully the provisions of the Commission’s Directive regarding the capital adequacy and of the European Regulation 575/2013, in relation to the balances they have with the payments providers (e.g. provisions for credit risk, large exposures).

4. PAYMENT SERVICE PROVIDERS

According to Circular C034, we have an obligation to disclose on an ongoing basis to our clients our payment service providers. Safecap cooperates with the following regulated payment service providers:

Provider Name	Provider's Competent Authority / Country
Safecharge Limited	Central Bank of Cyprus ("CBC") / Cyprus
Paysafe Financial Services (Also known as Neteller or Optimal Payments)	Financial Conduct Authority ("FCA") / United Kingdom
WorldPay (UK) Limited	Financial Conduct Authority ("FCA") / United Kingdom
Skrill Ltd (Also known as Moneybookers)	Financial Conduct Authority ("FCA") / United Kingdom
PayPal Holdings Inc.	Commission de Surveillance du Secteur Financier (CSSF) / Luxemburg