

## **Deposit and Withdrawal Rules**

These terms apply to all transfers made by clients to deposit funds into their open trading accounts or to withdraw funds from them. In order to commence trading any investment opportunities that may yield profits, clients are required to deposit funds into their trading accounts. Profits can be easily withdrawn from the online account. Deposits and withdrawals are governed by these rules in conjunction with the general terms and conditions. Depositing and withdrawing funds from the trading account is a straightforward process.

### **Balance Deposit**

To start trading, the client must make a deposit from their bank account or another valid source of funds. Please ensure that you are registered in your country of residence and that the deposit source belongs to you. In order to guarantee the authenticity of the transaction, we must verify the origin of the deposit and confirm its compliance with the company's rules and requirements. The client may use various payment methods approved by the company to deposit funds in any currency accepted by our company. The company converts the received funds into US dollars, euros, or British pounds, which are managed by our Trading Platform in accordance with the exchange rate set by the company based on the available market rates.

#### *Instructions for Depositing Funds into the Trading Account:*

- Clients are provided with the option to use the following methods for depositing funds: bank transfer, electronic wallet, or bank (credit/debit) card, as described below.
- Deposit Confirmation: After making a transfer or deposit to our bank account, it is necessary to keep the receipt and send it to our accounting department.
- Daily Statement: We update the client's daily statement after confirming receipt of the payment. If you have not received a daily statement or cannot locate the deposit transaction, please contact your personal manager or our customer support.
- The processing time for funds deposited via bank transfer is up to 5 business days.
- All transactions are monitored by a personal manager to avoid delays and issues.
- The client cannot make claims against the Company and shall not be held responsible for delays and/or discrepancies resulting from the calculation of rates, fees, and/or debits by credit card companies, banks, or other financial institutions.
- The client declares that all transferred funds are not the result of criminal or illegal activities and do not violate applicable laws and regulations regarding anti-money laundering.
- Failure to comply with this policy may hinder the deposit process.

### **Withdrawal of Funds**

In accordance with standard Anti-Money Laundering (AML) rules and regulations, the withdrawal of funds must be made only through the same bank account or credit/debit card that the client used for depositing funds. Unless otherwise agreed, withdrawals from the Account can only be made in the same currency as the corresponding deposit was made. When using alternative FIAT payment methods for depositing or withdrawing funds for trading purposes, the client should be aware that additional fees and limitations may apply. A processing and withdrawal fee is charged, which will be deducted from the

amount the client intends to withdraw. Without violating the mentioned rules, we may process withdrawals to a different entity than the one used for the deposit, in accordance with the provisions on combating money laundering. Additionally, during the withdrawal process, the client may be required to provide additional information and documents.

*To initiate the fund withdrawal procedure, it is necessary to adhere to the following rules:*

- Log in to the client's personal account on the company's website.
- Submit a withdrawal request through the appropriate form located in the client's account.
- Fill out the withdrawal form in detail and accurately, ensuring compliance with all necessary requirements.
- Print and sign the accompanying withdrawal form that accompanies the withdrawal request.
- Provide all the necessary documentary evidence to comply with the requirements and standards set by the compliance department for a successful withdrawal process.
- Ensure that the recipient's name precisely matches the name on the trading account and be aware that fund transfers to third parties will not be processed.

In the event of a refund to the client via bank transfer, the Company will refund the funds to the same account/credit card and in the same currency they were initially transferred unless a decision has been made by the Company to refund to a different account.

The client is not entitled to make claims against the Company or hold it responsible for delays and/or discrepancies caused by the recalculation of rates and/or commissions and/or other debit payments by credit companies, banks, and other financial institutions.

When a client submits a request for fund withdrawal from the trading account, the company's finance department monitors each withdrawal request submitted by the client. During the processing of the request, documents verifying the client's identity must be provided.

The Company reserves the right to cancel a client's fund withdrawal request if the remaining funds in the trading account are insufficient to cover open positions on the account, at the discretion of the Company.

The Company shall not be held liable for delays in fund withdrawals caused by the policies of third parties (such as banks, credit companies, or other service providers) or force majeure circumstances beyond the control of the Company.

### **Withdrawal Request Processing Time**

The fund withdrawal process is an important aspect of our interaction with our clients. In this context, we would like to draw your attention to several important points regarding the processing time of withdrawals.

Please be aware that the time it takes for funds to be credited to your credit/debit card or bank account used for depositing may vary depending on the specific circumstances. Typically, this process takes up to five business days, but withdrawals to a bank account may require additional time due to security procedures.

Furthermore, the processing of withdrawal requests usually takes between 4 to 7 business days. We kindly ask you to carefully review the information before submitting a request to avoid potential delays in the process.

Please note that we are not responsible for any errors or inaccuracies made by the account holder, and we cannot control or take responsibility for the client's credit/debit card company or the internal procedures of the bank. If you have any questions regarding this matter, please contact the relevant bank directly.

Finally, it should be noted that funds are transferred to your credit/debit card account after the issuer of the credit/debit card debits the funds from our account. This process may take up to 5 business days or more to reflect on the balance of your credit/debit card account. If you do not have online access to your credit/debit card, it should appear in the subsequent statements, depending on the billing cycle of your card.

Please be informed that we cannot guarantee a specific processing and transfer time, and we are not responsible for any potential additional expenses that may arise from third-party transfers of funds.

### **Commissions and Additional Expenses**

When using an intermediary bank for sending/receiving funds, the receiving bank may charge additional fees to the sender. These expenses are related to the transmission of funds within the banking network and are a standard practice in the banking sector. We do not participate in or control these additional expenses. For more detailed information, please contact your financial institution.

We do not charge fees for deposits made by credit card or bank transfer. However, clients may be required to pay a fee to their bank for utilizing its services in the context of fund transfers. Please verify this information with your bank.

There may be an inactivity fee associated with your trading account. Commissions will be deducted from your account balance on a monthly basis until you start using your account or until the balance reaches zero. Please contact your personal manager for more detailed information.

### **Additional Funds**

The client's account may contain non-deposit funds, which include bonuses and rewards unrelated to the client's direct deposits, as well as any amounts earned from trading with actual funds deposited. In the absence of an agreement, non-deposit funds are not available for withdrawal. Technical restrictions may result in the attachment of non-deposit funds to the client's account in certain situations, such as closing positions or settling a debt on the account. Bonuses issued by the company can only be withdrawn upon reaching a minimum trading volume equal to 25 times the deposit amount and the bonus granted. The company provides clients with various bonuses and trading credits as part of promotional programs, including welcome bonuses, contests, and rewards. The terms of bonus programs may change periodically. Bonuses and profits obtained using bonus credit may be revoked if the company suspects fraudulent activity or a breach of the company's terms and conditions by the client. Withdrawals are only

possible after fulfilling all conditions. Trading bonuses cannot be removed from the account once they have been credited.

In accordance with the terms of use for credit/debit cards, when conducting deposit transactions in a currency other than US dollars, the corresponding deduction of funds from the credit/debit card is made based on the deposited amount and the prevailing exchange rate. In addition to the primary exchange amount, additional fees for credit card usage may be charged (in such cases, discrepancies between the deposited amount and the amount deducted from the credit/debit card may occur). Clients are required to accept these minor deviations and waive any claims regarding this matter. If you have made a deposit using a credit/debit card and wish to withdraw your profits, you must use the same card. However, the amount charged to the credit/debit card cannot exceed the deposited amount for each card. Large amounts should be transferred to a bank account.

### **Currency Operations**

When using different FIAT currencies in your Account, the following conditions apply:

- We accept payments in various FIAT currencies, and any balances in the trading account, as well as payments received or sent by us, must be indicated in the corresponding currency.
- If a client sends funds in a currency different from the currency of their account, we use our own exchange rate.

### **Additional Conditions**

Please note that this policy is not exhaustive, and we may apply additional conditions or requirements at any time in accordance with our rules and terms, including for the purpose of preventing money laundering. Please contact us for any questions, comments, or clarification requests.