

## **Deposits and Withdrawals**

These rules apply to all operations related to transferring funds to the client's trading account or withdrawing funds from it. In order to start trading any financial instrument and potentially generate profits, it is necessary to deposit funds into the trading account. You can withdraw the profits obtained from the trading account at any time. Deposits and withdrawals are governed by these rules along with the general terms and conditions. The procedure for depositing and withdrawing funds from the trading account is straightforward.

### **Deposits**

To conduct trading operations, the client needs to make a deposit from their bank account or another valid source. The deposit must comply with the company's requirements and be registered in the client's name. To confirm the origin of the funds, the client must provide us with documents verifying the source of funds and specify the chosen payment method. The funds received by the company will be converted into US dollars, euros, or British pounds, as determined by the company's current market rates. The client may choose any convenient payment method and currency.

### **Deposit Rules**

1. **Deposit Methods:** The following methods are available for our clients to deposit funds: bank transfer, any legitimate electronic wallet, or bank (credit/debit) card.
2. **Deposit Confirmation:** After making a deposit, the client should retain the payment receipt and submit it to the accounting department for deposit confirmation.
3. **Daily Statement:** Once the payment is confirmed, we will update the client's daily statement with the corresponding date and time of the transaction. If the client does not receive the daily statement or cannot find the deposit transaction, it is recommended to contact their personal manager or customer support as soon as possible.
4. **Funds Crediting Time:** Please note that funds deposited via bank transfer may appear in the client's trading account no earlier than 5 business days.
5. **Transaction Control:** All transactions must be under the control of the personal manager to avoid potential delays and issues.
6. **Client's Responsibility:** The client shall not have the right to claim any compensation from the Company for possible delays and/or discrepancies arising from interest calculations and/or commissions and/or any other debits by credit companies, banks, or other financial institutions.
7. **Legality of Fund Source:** The client guarantees that all funds transferred to the Company are obtained lawfully and without any violation of anti-money laundering laws.
8. **Policy Violation:** If the client violates the company's policy, they may be denied the opportunity to make deposits.

According to the generally accepted rules and norms of Anti-Money Laundering (AML), the client may withdraw funds only through the same bank account or credit/debit card that was used to deposit funds. Unless otherwise specified, withdrawals from the Account can only be made in the same currency as the corresponding deposit. When using alternative FIAT payment methods for depositing or withdrawing funds for trading purposes, the client should be aware that additional fees and restrictions may apply. A processing and withdrawal fee is charged for withdrawing

funds. This fee will be deducted from the amount the client plans to withdraw. By complying with AML rules, we may carry out the withdrawal of funds to a different entity than the one used for the deposit, in accordance with anti-money laundering provisions.

Additionally, it is important to consider that when withdrawing large sums of money, additional security checks and delays may occur due to safety and fraud prevention measures. The client should be prepared to provide additional documents and information to pass such checks. Our company adheres to the principles of transparency and legality in its operations and is always ready to cooperate with regulators and law enforcement authorities. If a client fails to meet AML/KYC requirements or violates the law, we reserve the right to block their account and terminate cooperation.

Lastly, it should be noted that the funds withdrawal procedure may be subject to changes in accordance with updated AML/KYC requirements or legislation. Therefore, it is recommended to periodically check the information on our website and stay updated on any changes.

### **Funds withdrawal rules**

To process a funds withdrawal request, the client is required to:

1. Log into their account via the website.
2. Open a funds withdrawal request from their client cabinet.
3. Fill out the funds withdrawal form.
4. Print the completed funds withdrawal form.
5. Sign the printed form.
6. Provide all necessary documentation confirming compliance with the funds withdrawal request.

In the case of a request to transfer funds to third parties, the company rejects the request. Any refunds via bank transfer to the client will be made in the same currency and to the same account/credit card from which the funds were originally transferred, unless the company, at its discretion, decides to return the funds to a different account of the client.

The company is not responsible for any delays and/or discrepancies resulting from the calculation of interest rates and/or commissions and/or any other debits by credit companies, banks, or other financial institutions.

When requesting a withdrawal from the Trading Account, the Company's financial department conducts control over each submitted funds withdrawal request. Documents verifying the client's identity must be provided for the processing of any funds withdrawal request.

If, after the withdrawal of funds, there are insufficient funds remaining in the Trading Account to cover open positions, the Company is entitled to cancel the client's funds withdrawal instruction. The Company is not liable for delays in fund withdrawals due to actions by third parties (such as banks, credit card companies, or other service providers) or for force majeure circumstances beyond the Company's control.

### **Withdrawal Process**

The timeframes for withdrawing funds to your credit/debit card or bank account from which the funds were originally deposited may vary and typically take up to 5 business days. It should be noted that the withdrawal process to a bank account may take longer due to additional security measures. Request processing takes between 4 to 7 business days. To avoid delays, it is important to carefully review the information before submitting the request. It should be noted that we are not responsible for any errors or inaccuracies made by the account owner. The client's credit/debit card company or the bank's internal procedures are also beyond our control and responsibility. Therefore, the client must contact the respective bank independently. Funds are transferred to your credit/debit card account after the credit/debit card issuer debits the funds from our account. This process may take up to 5 business days or longer to reflect on the balance of your credit/debit card. If you do not have online access to your credit/debit card, it should appear on subsequent billing statements, depending on your card's billing cycle. It is strongly recommended to note that we do not adhere to any specific timeframes, and any additional expenses imposed by third parties should be deducted from the deposit or withdrawal, depending on the circumstances.

### **Commissions and Additional Fees**

In the case of using an intermediary bank by the receiving bank for sending or receiving funds, additional commissions may arise, which are charged by the intermediary. These fees are typically related to the transfer of funds to your bank account. We do not have control over these additional fees as we are not involved in their determination. Please contact your financial institution for additional information.

There are no commissions for deposits made by credit card or bank transfer on our part. However, customers may be required to pay a commission charged by their bank. In accordance with the rules of your trading account, an inactivity fee may be charged. Commissions will be deducted monthly from your account balance until you start using your account or until the balance reaches zero. For more detailed information, please contact your personal manager.

Furthermore, according to the terms and conditions, funds credited to the Client's account may include not only deposits but also other amounts, such as bonuses, rewards, etc. (hereinafter referred to as "Non-Deposit Funds"). It should be noted that some of these funds may be locked in the Client's account in certain cases, for example, to cover positions or liabilities. It is important to note that Non-Deposit Funds, if not verified, cannot be withdrawn from the account. Additionally, bonuses provided by the Company may be revoked if the minimum trading volume, which must be met to be eligible for withdrawal, is not complied with. This minimum trading volume should be at least 25 times the deposit amount plus the issued bonus.

Bonuses and trading credits are part of the Company's promotional programs and may be subject to change at any time. If any bonuses or profits are based on the use of bonus credits and the Company detects signs of fraud or violation of terms, those bonuses and profits will be voided.

Furthermore, all trading bonuses are final and cannot be removed once they have been credited to the account.

## **Operations with Credit/Debit Cards**

Regarding operations related to credit and debit cards, please pay attention to the following aspects. When depositing funds using a credit or debit card in a currency other than US dollars, the corresponding amount will be debited from your card based on the prevailing exchange rates. If a credit card is used, additional fees may apply in addition to the exchange amount. As a result, you may notice a discrepancy between the deposit amount and the amount debited from your credit card. Please note that these variances may be minor in nature and are non-refundable. When withdrawing profits obtained from online trading and paid using a credit or debit card, please use the same card used for the deposit. The withdrawal amount from the credit or debit card should correspond to the amount previously deposited for each card. For large withdrawal amounts, it is recommended to use a bank transfer.

## **Currency**

Your account may hold accounts in various FIAT currencies in accordance with our currency policy. The following conditions apply under this policy:

- We accept payments in various FIAT currencies, and any payments related to our activities, as well as balances in the trading account, are reported in the corresponding currency.
- If a client sends funds in a currency different from the currency of their account, we apply the exchange rate at our discretion.

## **Additional Conditions**

Please note that this currency policy is not exhaustive and may be supplemented with additional conditions and requirements at any time in accordance with rules and regulations, including measures to prevent money laundering. In addition to this, any use of our website and services is governed by our Terms, which we may amend at our discretion. If you have any questions, comments, or need clarification regarding this policy, please feel free to contact our support service.