



**DEPOSIT AND WITHDRAWAL POLICY**

Trading in any investment opportunity that may generate profit requires AISA International Group's customers to deposit funds into their online account.

Deposits and withdrawals are regulated by this policy as well as the generally applicable terms and conditions.

### **Deposits**

You, the Client, have to perform all the deposits from a source (e.g. single bank account). If you want to start trading, you should make sure this account is in your country of residence and in your name. In order to certify that a SWIFT confirmation is authentic, it has to be sent to AISA International Group to confirm the origin of the money which will be used for trading. If you don't comply with this policy, you may be prevented from depositing the money via Bank/Wire Transfer. If you did not log in and traded from your account within six (6) months ("Dormant Account"), your Dormant Account will be subject to a deduction of 10 % each month (the ("Dormant Fee").

If you use Credit/Debit Card to make a deposit the minimum amount is 250 EUR/GBP. The maximum amount that can be deposited is 30 000 EUR/GBP per credit/debit card per month. Use of multiple cards is permitted. The minimum deposit amount via a wire transfer is 500 EUR/GBP.

### **Withdrawals**

According to generally acceptable AML rules and regulations, withdrawals must be performed only through the same bank account or credit/debit card that you used to deposit the funds.

Unless we agree otherwise, withdrawals from the Account may only be made in the same currency in which the respective deposit was made.

In addition, when you deposit or withdraw money for trading purposes using alternative payment methods, you should be aware that additional fees and restrictions may apply. Withdrawals are subjected to withdrawals processing and handling fees. Those fees will be deducted from the transferred withdrawn amount. The fees schedule is available on AISA International Group.

Without derogating of the foregoing, AISA International Group may execute withdrawals to a different facility than the one used for the deposit, subject to Anti-Money Laundering regulations.

Furthermore, when it comes to withdrawals, Client may be required to present additional information and documents.

The minimum amount of withdrawal via a wire transfer is 3 000 EUR/GBP.

### **Non-Deposited Funds**

Funds appearing on Clients' account may include agreed or voluntary bonuses and incentives, or any other sums not directly deposited by the Client or gained from trading on account of actually deposited funds ("Non-Deposited Funds"). AISA International Group may provide bonuses from time to time, which are subject to the Bonus Terms and Conditions Policy. All Bonuses are considered Non-Deposited Funds.

### **Submitting a Withdrawal Request**

In order to process your withdrawal request, you must:

All compliance documentation must have been received and approved by AISA International Group's compliance officer in order to proceed with the withdrawal

Beneficiary Name must match the name on the trading account. Requests to transfer funds to third party will not be processed.

There are no requirements regarding a minimum or maximum withdrawable amount.

**IMPORTANT: ACCOUNT HOLDER IS REQUIRED TO MONITOR ACCOUNT REGULARLY, AND ENSURE THAT AVAILABLE MARGIN EXISTS IN THE ACCOUNT PRIOR TO SUBMITTING THIS REQUEST, AS SUCH WITHDRAWAL MAY HAVE AN IMPACT ON EXISTING OPEN POSITIONS OR TRADING STRATEGY USED.**

### **Typical Withdrawal Processing Time**

The request will generally be processed by AISA International Group within 5 business days of receipt. Once the withdrawal request has been approved it may take up to 10 business days for the funds to reach your credit card or bank account. If you do not have online access to your credit card, it should appear on the next billing statement(s) depending on your card's billing cycle.

In order to avoid any delays please review your information carefully before submitting your request. AISA International Group assumes no responsibility for errors or inaccuracies made by the account holder. AISA International Group cannot monitor and is not responsible in any way for the Client's Credit Card Company or bank's internal procedures. Client must follow up with the credit card or respective bank independently.

Please note clearly that we are not committed to any time frame and that any additional charges imposed by third parties shall be deducted from the deposit or the withdrawal, as applicable.

**Additional Charges:** If the receiving bank uses an intermediary bank to send/receive funds, you may incur additional fees charged by the intermediary bank. These charges are usually placed for transmitting the wire for your bank. AISA International Group is not involved with and nor has any control over these additional fees. Please check with your financial institution for more information.

### **Currency**

The account could be maintained in the following currencies:

Euro or GB Pounds ("Base Currencies"). Any other currency will be converted at the exchange rate existing at the point of conversion ("Exchange Rate"); if the Client send funds in another currency than his account's currency, we will apply an exchange rate to our discretion.

We will generally settle trades or perform any required setoffs and deductions in the relevant currency where the account comprises such currency ledger, save that where such currency balance is insufficient, we may settle trades in any currency using the Exchange Rate.

### **Additional Conditions**

Please note this policy cannot be exhaustive, and additional conditions or requirements may apply at any time due to regulations and policies, including those set in order to prevent money laundering. Please note any and all usage of the site and services is subject to the Terms and Conditions, as may be amended from time to time by AISA International Group, at its sole discretion.

### **SAFETY OF FUNDS**

AISA International Group deems your funds in its utmost importance. Therefore, full security measures shall be taken to ensure full safe keeping of your funds in your dedicated account in the AISA International Group's dedicated systems, 24/5.

### **PAYMENTS AND REFUND POLICY**

All sales of products are strictly final. Fees paid for products and services are non-refundable. The transaction related to load of funds into the account is considered non-refundable and instantly provided.

When you open an account with The Company the payment will be debited from your credit card immediately. If you are not satisfied with The Company trading platform for any reason, you have the right to apply for a refund of



your remaining balance. Please note that if you have received a bonus, you will have to follow the bonus T&C. If you decide to apply to refund your purchase, all logins and memberships will be deactivated. Whether your application will be approved or declined shall be at the sole discretion of the Company. Please allow up to 48 hours for our customer support team to approach your request. Our support team will contact you to confirm your request or to ask for additional information if needed. All refunds will be issued in the form of payment in which they were made.

