

# DEPOSIT AND WITHDRAWAL POLICY

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### How can I withdraw funds from my account?

Avoid delays in receiving your funds by ensuring that all your documentation is correct, up to date, and confirmed before you submit your withdrawal request. Every time you use a new payment method you will need to verify it, but once you have done this you will not need to verify that particular card in order to make a withdrawal again.

In case of Credit Card withdrawal request, for every Credit Card used for depositing front and back copies must be submitted. In case of expired Credit Cards new copies of front and back of the new card must be submitted as well.

### The stages of verification include:

**Proof of ID** - Photo identification, including passport, driver's license, or any other form of government issued

**Proof of residence** – Confirm that you are resident in a country accepted by the company, with the following documents: Bank or credit card statement, recent utility bill not older than 6 months (water, electricity, telephone bill or gas bill)

**Complete assessment of appropriateness** – One of the sections of the verification process, make sure that all your answers are correct and up to date.

**Verify your payment method** – If you are using a credit card, please send a picture of both sides of your credit card, displaying the last four digits of your credit card, cardholder name and expiration ONLY. If you are using a wire transfer, please send a picture of the bank receipt for the transfer to [funding@domusfx.com](mailto:funding@domusfx.com)

Once your account is verified, ensure that you are logged in to your account before accessing the relevant section in the company's website. Fill in the required information including the amount you wish to withdraw and send your withdrawal request.

Our aim is to process all withdrawal requests within (3) three working days

### What payment methods can I use for withdrawing funds?

Withdrawals can be made to your credit card, and or via the many other payment methods. For your security, the first time you use any new payment system you will need to follow all the stages of our verification system as outlined above. Any payments you request will not be made until all documents are received. Please note that all withdrawals are processed back to the source of the deposit, once all deposits have been successfully refunded an alternative payment method can be used. Any payouts are not processed on the cards of third parties.

### **How much am I charged for each deposit/withdrawal?**

In case of no trading activity, or if any form of abuse is found relating to the reimbursement policy, DomusFX reserves the right to reclaim any reimbursement fees. If you chose to withdraw your funds after no trading activity, DomusFX reserves the right to charge you the equivalent amount of any banking fees incurred of a minimum of \$25, or 15% of the total withdrawal amount. All other types of deposit/withdrawal charges are covered by DomusFX.

### **Are there certain hours for making withdrawal requests?**

A withdrawal request can be made at any time through the company's website. Requests are only processed once all required documentation is recorded against your account. We aim to process all withdrawals within twenty-four (24) hours. Withdrawals requested over the weekend or holidays will be processed on the next working day Monday – Friday.

### **Why is my withdrawal delayed or suspended?**

The company reserves the right to delay a withdrawal in case of suspicion of illegal activity or trading system abuse. The company should not and cannot by law inform the client about investigations or any other legal enforcement action which is imposed against the client without the authority's consent.

### **Is there a minimum withdrawal amount?**

Yes. The minimum withdrawal amount is USD \$25.00 or equal amount in a currency of clients account. Bank wires and some Bitcoin providers have a minimum withdrawal of \$100.00.

### **Is there a maximum withdrawal amount?**

Withdrawals are capped at the available funds in your account at the time of the request. This figure **will not include** any funds currently invested in open trades.

### **Can I withdraw my funds on a different currency?**

Funds are transferred in the currency the account is registered in our website to the bank account provided given that it is under the client's name. In case the bank account is in different currency the company does not cover any conversion fees applied by the banks.

### **How long does it take to get my money?**

We aim to process all withdrawal requests as quickly as possible, and to process the transaction within twenty-four (24) hours, starting from the date your withdrawal request has been approved. In order to avoid delays, please ensure that all verification documentation is up to date before you make your request. Please be advised that additional delays may occur that are outside our business hands, such as credit card refunds or wire transfer delays due to intermediary bank delays.

### **What is the maximum deposit amount?**

If the verification of the customer/beneficial owner's identity has not been completed, the cumulative amount of deposited funds of a customer/beneficial owner should not exceed USD \$2,000.00 irrespective of the number of accounts the client/beneficial owner holds with the

company. Once client has been verified the USD \$2,000.00 is lifted and client can deposit with no limit.

\*Credit Card limits apply as normal.

### **What is the minimum deposit amount?**

If the verification of the customer/beneficial owner's identity has been completed the minimum amount of deposit the client is allowed to make is USD \$250.00 or in equivalent currencies.

### **How can I deposit?**

The company accepts deposits only from a bank account (or through other means that are linked to a bank account e.g. credit card), that is in the name of the customer with whom establishes a business relationship.

### **What is the maximum time for the verification process and legal actions?**

The cumulative time in which the verification of the identity of a customer/beneficial owner is completed, must not exceed 15 days from initial contact. It is noted that the initial contact takes place the moment that the client either accepts the terms and conditions or makes his first deposit, whichever comes first. Within the timeframe of 15 days from initial contact, the company takes all reasonable measures to ensure that the percentage of customers that have not complied with the request to submit verification documents, is considerably low (e.g. the company issues requests/reminders to the customer/beneficial owner informing them of their obligation to submit the requested documents for the verification of their identity). Where the verification of the customer/beneficial owner's identity has not been completed during the designated timeframe of 15 days, the commencement of a business relationship must be terminated on the date of the deadline's expiry and all deposited funds must be returned to the customer/beneficial owner, in the same bank account from which they originated. The procedure for returning the funds must occur immediately, regardless of whether the customer has requested the return of their funds or not. Within the timeframe of 15 days from initial contact, the customer/beneficial owner must undergo at least one Enhanced Due Diligence measure in accordance with current legislation. No funds are withheld, and no accounts are frozen, save for those cases of suspicion of money laundering, where the company is under obligation to immediately report their suspicion to the relevant authorities of the suspicious transaction incident in the designated procedure.

### **Do you accept anonymous or 3rd party deposits?**

It is our company's policy not to accept 3<sup>rd</sup> party or anonymous transactions of any kind.

### **How long does it take for a deposit to be added?**

The deposits are added to the client's account in one (1) business day from the day the funds are shown into the company's bank account. In case funds do not show in our accounts the Back-Office department will support the client in tracking the money with his bank.

**Wire Transfers**

Mistakes made by the company during transfer of funds shall be refunded to the client. It is understood that should the client provided wrong instructions for a transfer, the company may be unable to correct the mistake and the client may have to bear the loss. Additional charges may incur while wire transferring funds due to Intermediary Banks which are outside our business hands and the company does not cover such charges.

The company shall have the right to request the Client at any time any documentation to confirm the source of funds deposited into the client account. The company shall have the right to reject a deposit of the client if the company is not duly satisfied as to the legality of the source of funds.

The company reserves the right to decline a withdrawal request of the client asking for a specific transfer method and the company has the right to suggest an alternative method. The Company reserves the right to seek reimbursement from you, if we receive a charge-back from any credit card issuer or with respect to any other payment method, for any reason. We may obtain such reimbursement by charging your Trading Account, deducting amounts from future payments owed to you, charging your credit card or obtaining reimbursement from you by other lawful means. All bank charges howsoever arising will be deducted from your Trading Account.