

DEPOSITS AND WITHDRAWALS POLICY

1. DEPOSITS

The Client may deposit funds into the Client's account at any time during the course of this Agreement. Deposits will be accepted by bank transfer, Swift, E-wallet, debit/credit card or any other method of electronic money transfer (where the originator is the Client), acceptable by the Company from time to time. The Company shall credit the Client's account within one (1) Business Day after the relevant amount is cleared in the bank account of the Company. The relevant amount will be net of any transfer fees or other charges incurred by the Company that are imposed by the Financial Institution (or intermediary involved in the process) that holds the funds.

The Company will not accept third party or anonymous payments of funds in the Client's account.

The Client accepts that the funds shall be deposited in his/her trading account only if the Company is satisfied that the sender of the funds is the Client or his/her authorized representative; if the Company is not satisfied as to the above then the Company has the right to reject the funds and return them to the remitter net of any transfer fees or other charges incurred by the Company, using the same transfer method as the one through which it originally received the funds.

PLEASE NOTE THAT YOU WILL NOT BE ABLE TO TRADE UNTIL YOUR ACCOUNT HAS BEEN ACTIVATED.

A. CREDIT/DEBIT CARDS

Clients can deposit funds into their margin account through our Website once they have logged in to their personal account.

We accept the following debit and credit cards for USD/EUR, with no fees or commissions, and instant processing time:

- VISA
- MASTERCARD
- SWITCH
- MAESTRO

How to fund your account

To fund your account with us, (a) log in to the <https://baselcapitalmarkets.de/> portal by using your log in credentials that were sent to you via email when you registered, (b) proceed to 'My Wallet > Deposit funds' and click your choice of deposit method from the list available. We will send you an email with the login details of your <https://baselcapitalmarkets.de/> portal upon completing your registration – use those credentials. If you have lost your login credentials, send an email to support@baselcapitalmarkets.de.

Additional information

To be able to deposit funds into your trading account using credit/debit card, you will need to send us scanned copies (front and back) of your credit card, with the following items clearly shown on the copy:

- **Name of Card Holder**
- **First six and last four digits of the 16-digit Card Number** (please black out the other numbers)
- **Expiration date**
- **Please black out the Credit Card Security Code ('CSC')**; the Card Security Code is usually a 3- or 4-digit number, which is not part of the credit card number. The CSC is typically printed on the back of a credit card (usually in the signature field).

Credit/debit cards usually hold a monthly maximum spending limit of 20,000 units. Funds exceeding this level may be refunded to the card used for such deposit.

B. BANK WIRE

We accept payments by wire transfers in various currencies to our bank accounts. Bank account details will be provided upon registration.

2. WITHDRAWALS

The Company will effect withdrawals of Client's funds upon the receipt of an application for withdrawal made via the Company's Online Trading System (if available at the time).

The Client accepts that withdrawal of any part of the funds shall be concluded using the same transfer method and the same remitter as the one, which the Company originally received the funds from; in such circumstances, the Company shall return the part of the funds requested net of any transfer fees or other charges incurred by the Company.

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.

Upon the Company receiving an instruction from the Client to withdraw funds from the Client's account, the Company shall process the withdrawal of the funds the same day, if the following requirements are met:

- The withdrawal instruction includes all necessary information (including but not limited to: Account Number, Name, Amount, Currency);
- The instruction is to make a bank transfer of funds to the account of the Client;
- At the moment of payment, the Client's Free Margin exceeds the amount specified in the withdrawal instructions, including all payment charges.

Withdrawal request received outside normal working hours shall be processed the next working day.

Withdrawals will only be effected towards the Client. The Company will not process withdrawals to any other third party or to anonymous accounts.

The Company reserves the right to request additional information and/or documentation to satisfy itself that the request is legitimate. In addition, the Company reserves the right to reject such a request

if it deems that this may not be legitimate. The Client accepts that under such circumstances there may be a delay in processing the request.

All payment and transfer charges will be borne by the Client and the Company shall debit the Client's account for these charges.

The Company does not charge any fees for Client's deposit or withdrawals.

Clients making both deposit and withdrawals via Wire Transfers will be subject to the transferring bank(s) wiring fees.

The minimum withdrawal amount is 5 (five) USD or 5 (five) GBP or 5 (five) EUR subject to the Client's account currency.

3. CONVERSION RATE OF DEPOSITS

The Company accepts wire transfers from Clients in the following currencies: Euro ("EUR"), Pound Sterling ("GBP"), United States Dollar ("USD"), and Swiss Franc ("CHF").

The below is applicable for Clients depositing in a currency other than the base currency in their Trading Platform (TP) Account. The conversion shall be based on the most recent ECB rates.

For any currency deposits to be converted with another currency TP account, the net amount received will be converted by multiplying by the ECB rate minus 50 pips or 0.0050 in decimals.

Examples:

- **Deposit of 10k GBP to be converted to USD:**
 $10'000 * (\text{ECB GBPUSD rate} - 0.0050) = 10'000 * (1.37781 - 0.0050) = 13'728.10 \text{ USD}$
- **Deposit of 10k USD to be converted to GBP:**
 $10'000 * (\text{ECB USDGBP rate} - 0.0050) = 10'000 * (0.72579 - 0.0050) = 7'207.90 \text{ GBP}$
- **Deposit of 10k EUR to be converted to GBP:**
 $10'000 * (\text{ECB EURGBP rate} - 0.0050) = 10'000 * (0.88568 - 0.0050) = 8'806.80 \text{ GBP}$
- **Deposit of 10k EUR to be converted to USD:**
 $10'000 * (\text{ECB EURUSD rate} - 0.0050) = 10'000 * (1.2203 - 0.0050) = 12'153 \text{ USD}$
- **Deposit of 10k EUR to be converted to CHF:**
 $10'000 * (\text{ECB EURCHF rate} - 0.0050) = 10'000 * (1.1774 - 0.0050) = 11'724 \text{ CHF}$

The Company will take reasonable steps to execute the currency exchange within two (2) business days but cannot be held responsible in case of a delay due to unforeseen events.

The Client accepts any and all charges as well as all currency fluctuations arising from the exchange.