

# Withdrawal Policy

## Introduction

This Withdrawal Policy (“Policy”) outlines the procedures and conditions under which clients of Banex Capital LTD. (“the Company”) may request and process the withdrawal of their deposited funds. The Company reserves the right to apply limits on both deposits and withdrawals, in line with the Client Agreement, internal policies, applicable laws, and legitimate business needs. All withdrawal requests will be handled promptly and with due diligence, subject to the relevant regulations.

## Withdrawal Process and Conditions

Clients can request a withdrawal at any time via their Personal Area. Withdrawals are only allowed from verified accounts. Transfers to third-party accounts or any accounts not owned by the Client are strictly prohibited.

Any foreign exchange risk resulting from withdrawals is the sole responsibility of the Client. Withdrawals cannot exceed the current account balance.

To prevent fraud, the Company will only return funds to the original deposit source using the same deposit method, as detailed below:

- **Credit/Debit Cards:** Withdrawals will first be processed through credit/debit cards up to the amount originally deposited via this method, regardless of the withdrawal option selected.
- **E-Wallets:** These will only be processed once all credit/debit card deposits have been refunded.
- **Other Methods (e.g., Bank Wires):** These will be processed after all previous methods have been exhausted.

The Company strives to process withdrawals within 30 minutes during business hours. However, actual completion times may vary based on the payment method, any necessary verification steps, and third-party service provider processing times. Estimated timeframes for each method are published on the Company’s website and may change due to provider availability or external factors.

If a withdrawal is delayed beyond the stated timeframe, clients are encouraged to contact customer support. The Company will investigate and respond within 24 hours of the expected processing time.

## Fees and Charges

Some withdrawal methods may involve transaction fees, which depend on factors such as the method used, the client's country, and classification. The Company reserves the right to apply reasonable fees arising from third-party intermediaries, banks, or regulatory requirements. Additional processing charges may also apply.

Clients are responsible for any costs incurred by the Company in the course of executing a withdrawal, including applicable taxes, duties, and administrative fees.

Furthermore, Clients are solely responsible for complying with their own tax obligations, including submitting tax filings or documentation to relevant authorities. The Company assumes no responsibility for taxes, penalties, or other fees incurred as a result of any withdrawal.

## Documentation Requirements

The Company reserves the right to request documentation to verify the Client's identity before processing a withdrawal. This may include, but is not limited to:

- The same ID used to open the trading account
- Proof of credit/debit card ownership
- Verification of Personal Area ownership
- Confirmation of the authenticity of the request

Clients must provide the requested documentation within 24 hours. Failure to comply may result in the rejection of the withdrawal request. Documents will be reviewed within 1 working day for standard cases, and up to 2 working days for complex or exceptional cases.

Additional documentation may be required in accordance with the Company's **Anti-Money Laundering (AML) Policy**, internal safeguards, and applicable laws.

## Policy Amendments

This Policy may be updated at the Company's sole discretion. All changes will be communicated through platform announcements. Clients are responsible for regularly checking these announcements and staying informed of any updates.