



DEPOSIT AND WITHDRAWAL POLICY

Dated: 12 December 2022

1. GENERAL STATEMENT

1.1 ZT Group, hereinafter be referred to as the "Company", hereby renders the service Zentrader Online Trading platform to individuals and legal entities ("Clients" or "Client"), with the exception of stateless persons, individuals under 18 years of age and citizens and legal entities of countries in which the Service is not offered.

1.2 Trading in any investment product requires the Company's customers to deposit money in their trading account. Deposits and profits may be withdrawn from the customer's online account.

1.3 Deposits and withdrawals are governed by this Deposit & Withdrawal Policy (hereby known as "Policy") as well as the generally applicable Terms and Conditions.

2. DEPOSIT

2.1 You, the Client, have to perform all the deposits from a source (e.g. single bank account). If you wish to place a deposit you should make sure this account is in your country of residence and in your name. If you don't comply with this Policy, you may be prevented from depositing the money via your selected method.

2.2 You may also deposit fund via Credit Cards. You should make sure that the credit card is in your name and in your country of residence, with at least six (6) months of validity. If you don't comply with this Policy, you may be prevented from depositing the money via Credit Cards.

2.3 Alternatively, you may make a deposit via digital wallets or other alternative payment methods. You should make sure the respective digital wallet or alternative payment account is registered in your name. If you don't comply with this Policy, you may be prevented from depositing the money via chosen method.

3. WITHDRAWAL

3.1 According to generally acceptable Anti Money Laundering (AML) rules and regulations, withdrawals will be performed through the same bank account or credit/debit card or digital wallet that you used to deposit the funds.

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

3.3 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.



3.4 Withdrawals are subjected to withdrawals processing and handling fees. Those fees will be deducted from the transferred withdrawn amount.

3.5 Without derogating of the foregoing, the Company may at its discretion execute withdrawals to a different facility than the one used for the deposit, subject to AML regulations.

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

4. NON-DEPOSITED FUNDS

4.1 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"). Please note unless otherwise explicitly agreed, Non-Deposited Funds are not available for withdrawal.

4.2 Further, due to technical limitations, Non-Deposited Funds may be assigned to Client's account on certain occasions (for example, for the technical purpose of allowing the closing of positions or an indebted account).

4.3 Without derogating from the abovementioned, bonuses issued to Client by the Company may only be withdrawn when the terms and conditions attached to the bonuses are met.

5. SUBMITTING A WITHDRAWAL REQUEST

5.1 In order to process your withdrawal request, these steps must be followed:

- (a) Client will log in to his account through the website, click on withdrawal, select a withdrawal method and fill in and submit the withdrawal form.
- (b) All compliance documentation must have been received and approved by the Company compliance officer in order to proceed with the withdrawal.
- (c) Beneficiary Name must match the name on the trading account. Requests to transfer funds to a third party or country different to that of the Client's residence will not be processed.



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6. WITHDRAWAL PROCESSING TIMES

6.1 The time it takes for the money to reach your credit card or bank account that has been used to deposit funds may vary (usually 1-3 business days). Note that it might take longer for withdrawals to bank accounts due to the additional security procedures in force.

6.2 The request will generally be processed by the Company within 12 hours of receipt. In order to avoid any delays please review your information carefully before submitting your request.

6.3 The Company assumes no responsibility for errors or inaccuracies made by the account holder.

6.4 The Company cannot monitor and is not responsible in any way for the Client's Credit Card Company or bank's internal procedures. The client must follow up with the credit card or respective bank independently. Funds are released to your credit account once your credit card merchant has debited the funds from our account. This process may take up to 5 business days or more to reflect on your credit card account balance. 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. 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.

6.5 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. The Company is not involved with and nor has any control over these additional fees. Please check with your financial institution for more information.

7. CREDIT/DEBIT CARDS

7.1 For Credit card deposits, when you choose an account in a different currency than USD (United States Dollar), your credit card may be debited properly in accordance with the amount deposited and the applicable exchange rates.

7.2 In addition to the exchanged sum deposited, additional credit cards fees may apply (as a result, in such cases you may notice discrepancies between the sum of deposit and the sum charged on your credit card). Customers agree to accept these slight variations that can occur.

7.3 If you have used a credit card to deposit money, placed transactions and decide to withdraw, the same credit card must be used. Amount of withdrawal per credit card (if available) is only allowable to an equal amount of money deposited per credit card or less. Greater amounts must be wire-transferred to a bank account.



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8. CURRENCY

8.1 Your Account may comprise of different currencies. These will be subject to the following conditions:

8.2 We may accept payments into the account in different currencies and any payments due to or from us and any net balances on the account shall be reported by us in the respective currency;

8.3 The account is maintained in the clients respective base currency and 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.

8.4 We will generally settle trades or perform any required set offs and deductions in the relevant base 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.

9. ADDITIONAL CONDITIONS

9.1 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 and/or terrorism financing.

9.2 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 the Company, at its sole discretion.

10. RELEVANT DEPARTMENT

Customer Service Department

Email: support@zentrader.com

Compliance Department

Email: compliance@zentrader.com