

Deposit and Withdrawal Policy

These terms and conditions apply to any transfers made by clients or the purpose of depositing monetary funds to or withdrawing monetary funds from the client's trading account, which has been opened.

Trading in any investment opportunity that may generate profit requires customers to deposit money on their trading account. Profits may be withdrawn from the online account. Deposits and withdrawals are regulated by this policy as well as the generally applicable terms and conditions.

It is simple and straightforward to deposit and withdraw funds to and from your trading account.

Account Funding

You, the Client, have to perform all the deposits from a particular 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 on your name. In order to certify that a transaction is authentic, it has to be sent to us to confirm the origin of the funds which will be used for trading.

The Client may transfer funds to Saint Capital (the Company) with different methods of payment as permitted by the Company from time to time and in any currency (acceptable by the Company), and such funds will be converted and managed in the Trading Platform in US Dollars and/or Euro and/or GBP, as determined by the Company, according to an exchange rate determined by the Company's according to the available market rates.

Account Funding Regulations

- Deposit: Clients can deposit the funds through the below procedure into our bank account (Bank/Wire Transfer), any legitimate crypto wallet or bank (Credit / Debit) card.
- Confirm the deposit: After deposit or transfer the amount into our account, please kindly keep the pay slip and send it to our settlement department. •

Receive daily statement: Confirmed the payment received, we will update the transaction in your daily statement with the corresponding day and time. If you don't receive the daily statement or can't find the deposit transaction, please kindly contact your personal manager or our customer support

department as soon as possible.

- Please allow up to 5 business days for the deposited funds via Bank/Wire Transfer to appear on your trading account.
- Please notice that all transactions should be under the control of your personal manager in order to avoid any delays and issues.
- Minimum Deposit amount (for Credit / Debit cards) is \$250 USD / Max Deposit amount is unlimited.
- The Client will have no claim against the Company and will not hold the Company responsible for any delay and/or differences originating from a credit company's, banks or other financial institutions rates calculation and/or commission and/or any other debit.
- The Client declares that all funds that it transfers to the Company do not derive from any criminal or other illegal activity and without any violation of any applicable anti-money laundering laws and regulations.
- If you don't comply with this policy, you may be prevented from depositing the funds.

Withdrawal

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

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

In addition, when you deposit or withdraw money for trading purposes using alternative FIAT 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.

Without derogating of the foregoing, we may execute withdrawals to a different facility than the one used for the deposit, in accordance with Anti Money Laundering regulations.

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

Withdrawal Regulations

- In order to process your withdrawal request, you must:
- Log in to your account through the website.
- Open a withdrawal request from client area.
- Fill up the withdrawal form.
- Print the withdrawal form.
- Sign the printed form.
- All compliance documentation must have been received and approved by the compliance officer in order to proceed the withdrawal.
- Beneficiary Name must match the name of the trading account. Requests to transfer funds to third party will not be processed.
- Repayment of any funds via wire transfer by the Company to the Client will be in the same currency and to the same account/credit card from which the funds were originally transferred, unless the Company has decided, by its own discretion, to return the funds to a different account of the Client.
- The Client will have no claim against the Company and will not hold the Company responsible for any delay and/or differences originating from a credit company's, banks or other financial institutions rates calculation and/or commission and/or any other debit.
- In the case the Client gives an instruction to withdraw funds from the Trading Account, financial department supervises every withdrawal request submitted. Identification documents must be submitted to process any withdrawal.
- The Company may cancel the Client's withdrawal order, if, according to the Company's discretion, the remaining funds (after the withdrawal) shall not be sufficient to secure open Position(s) in the Trading Account.

- The company does not take any responsibility for any delays of withdrawals, due to third party (banks, credit card companies or other service providers) policies, nor any force major events that are not under the company's control.

Withdrawal processing time

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

The request will generally be processed within 4-7 business days. In order to avoid any delays please review your information carefully before submitting the request. We assume no responsibility for errors or inaccuracies made by the account holder. We cannot monitor and is not responsible in any way for the Client's Credit / Debit Card Company or bank's internal procedures. Client must follow up with the credit card or respective bank independently.

Funds are released to your Credit / Debit card account once your Credit / Debit 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 / Debit card account balance. If you do not have online access to your Credit / Debit 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.

Fees and 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. We are not involved with and nor has any control over these additional fees. Please comply with your financial institution for more information.

All deposits to the company either by Credit Card or Wire Transfer are not subject to fee's from the company. Clients may see fee's charged to them and these charges will be from the clients' bank.

In accordance with the working regulations, your trading account might be charged an inactivity fee. Commissions will be deducted from your account

balance monthly, until you resume your account activity, or until the balance reaches zero. Please contact your personal manager for more details.

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"). Please note unless otherwise explicitly agreed, Non-Deposited Funds are not available for withdrawal. Further, due to technical limitations, Non-Deposited Funds may be assigned to Client's account in certain occasions (for example, for the technical purpose of allowing the closing of positions or an indebted account).

Without derogating from the above mentioned, bonuses issued to Client by the Company may only be withdrawn subject to execution of a minimum trading volume of 25 times the deposit amount plus the bonus issued ("Minimum Trading Volume").

Bonus Funds

The Company may offer a number of attractive reward features, including welcome bonuses, contests and awards to new or existing customers. Bonuses and trading credits rewarded to clients are part of the Company's promotions programs. These bonuses are limited time offers and the terms and conditions associated with any bonus rewards are subject to change from time to time.

Bonuses and profits that are based, even partially, on use of bonus credit, shall be forfeited in case the Company suspects any act of fraud or breach of the Company's Terms and Conditions by Client.

Funds can only be withdrawn when the preceding stipulation has been fully met and fulfilled. All trading bonuses are final, and a trading bonus cannot be removed once it has been credited to an account.

Credit / Debit cards transactions

For Credit / Debit card deposits, when you choose an account in a different currency than USD (United States Dollar), your Credit / Debit card will be debited properly in accordance with amount deposited and the applicable exchange rates. 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 must accept these slight variations that can occur and won't try to charge this back.

If you have used a Credit / Debit card to deposit funds , performed online trading and decide to cash in on your winnings, the same Credit / Debit card must be used.

Amount of withdrawal per Credit / Debit card is only allowable to an equal amount of money deposited per Credit / Debit card or less. Greater amounts must be wire-transferred to a bank account.

Currency

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

- We may accept payments into the account in different FIAT 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;
- If the Client send funds in another FIAT currency than his account's currency, we will apply an exchange rate to our discretion.
- We will generally settle trades or perform any required set offs and deductions in the relevant FIAT currency where the account comprises such currency ledger, save that where such currency balance is insufficient, we may settle trades in any FIAT currency using the Exchange Rate available.

Additional conditions

Please note that 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 the Company, at its sole discretion.

Please contact us with any questions, comments or for clarification