



# Deposit and Withdrawal Policy

Vantage Prime Trading Ltd. (also referred to as "Vantage")

This Deposit and Withdrawal Policy summarises the process of how Vantage manages deposit and withdrawal for its clients, and the terms and conditions governing the processes.

Vantage Prime Trading Ltd. (“we”, “us”, “Company” or “Vantage”) is a company registered in Saint Lucia, with registration number: 2023-00318. This Policy summarises the process of how Vantage manages deposit and withdrawal for its clients, and the terms and conditions governing the processes. This Policy forms part of our Client Agreement (which is also available on our website). Therefore, by entering into an agreement with Vantage, you are also agreeing to the terms of this Policy.

### Deposits

1. Deposits can be made via the Mobile App or Client Portal. Not all deposits made will be reflected in your account immediately. Refer to the deposit methods available on the Deposit Page of our website for more details.
2. Deposit methods may be subject to change from time to time due to changing market practice, regulatory requirements or availability.
3. At the Company’s absolute discretion, Vantage reserves the right to remove, alter or restrict any deposit methods from Client trading account.
4. Deposit facilities are to be used for trading only.
5. Funds deposited into a trading account should be made from a source (e.g., credit/debit card, bank, alternative payments account, etc.) that is in the same name as the trading account. In other words, Vantage does not accept deposit from a third-party source. Third-party deposit will be rejected, reversed or refunded to its original source.
6. Payments from joint bank accounts or credit cards is subject to the Company’s approval if the trading account holder is one of the beneficiaries.
7. At the Company’s absolute discretion, Vantage may require confirmation of funding account ownership at any time (credit card, bank account, alternative payments account, etc.) before funds can be credited into a trading account. For example, a client may be required to produce a scan copy or card photo if he or she wishes to deposit using a credit or debit card. Failure to comply with this requirement will result in the decline of the deposit. Please ensure to redact the credit card numbers to only show the first 6 and the last 3 digits (for example, 2222 88 ■■■■■ 123).
8. Vantage is not responsible for any fees or charges imposed by Third-Party banks or other counterparties, which are incurred by the Client in connection with the use of the services.
9. If we choose to waive or cover any fees, we can only cover fees that we see. Other fees charged by your bank, intermediary bank and/or our financial institution remain your responsibility.
10. Vantage will not be liable for any losses (including auto or forced liquidation event) incurred as results of delays in processing your deposit, including and not limited to payments made to cover on-going margin requirement. Only cleared funds are deposited into a trading account. It remains the Client’s responsibility to ensure his/her trading account(s) have sufficient funds to cover margin requirements.
11. If Vantage has reasonable grounds to believe that a client is not acting in good faith or engaging in any suspicious funding behaviour, Vantage reserves the right at its absolute discretion to decline the deposit, void any transactions and terminate the Client Agreement.

### Withdrawals

1. Vantage will process withdrawal of client funds upon receipt of an instruction or request for withdrawal made via the Mobile App or Client Portal. Not all withdrawals made will be reflected

in your account immediately. Refer to the withdrawal methods available on the Withdrawal Page of our website for more details.

2. To comply with Anti-Money Laundering/Counter-Terrorism Financing rules and regulations, Vantage will only process withdrawals to the same account (e.g., credit/debit card, bank, alternative payments account, etc.) that was used to deposit the funds. At its absolute direction, Vantage reserves the right to reject instruction or request to process withdrawal of funds to a different or anonymous account without valid reasons. Additional information and documents may be required from the Client.
3. Client account must be fully verified by Vantage and all necessary Know Your Customer (“KYC”) documents must be received and approved by Vantage in order to be able to request for a withdrawal. No withdrawal will be processed for account without full KYC verification.
4. Vantage reserves the right to request additional information and/or documentation to satisfy the fact that the withdrawal request is legitimate. Vantage may reject or reverse any withdrawal request for any non-compliance under such circumstances. Vantage is not liable for any delay during the course of requesting additional information or documentation due to legal and/or regulatory obligation.
5. Withdrawals are generally processed within 24 hours. Depending on the withdrawal method chosen, it can take between 1-7 business days for you to receive your funds. The company cannot be held liable for any deposit/ withdrawal processing delays that are caused by payment systems.
6. Withdrawal via bank wire requires 3 to 5 business days to complete. While we do not charge any withdrawal fees, you may still need to pay other charges made by the banks and any intermediaries involved at your expense. All fees or charges incurred by your bank, intermediary bank and/or our financial institution will remain your responsibility. For example, an international bank wire transfer costs USD25 in general and such a fee will be deducted from your fund of withdrawal.
7. Trading profits or any account balance exceeding the initial deposit amounts are preferably refunded via Bank Wire Transfer.
8. Clients acknowledge they may be required to provide information and/or documents on the source(s) of the funds and/or source of wealth in general when processing a withdrawal request or at any time as demanded by Vantage. Vantage reserves the right to decline a withdrawal request in cases where a client does not provide all required information and/or necessary documents.
9. If Vantage has reasonable grounds to believe that a client is not acting in good faith, engaging in suspicious withdrawal behaviour, or processing such a withdrawal may result in breaches of the anti-money laundering and counter-terrorism financing laws and regulations, Vantage reserves the right at its absolute discretion to decline the withdrawal instruction, void any transactions, terminate the Client Agreement, and/or escalate the case to relevant authorities.
10. Clients acknowledge Vantage does not guarantee a recall of a financial transaction under any circumstances and that Vantage is not liable for any losses suffered as a result of providing incorrect instructions/details of the destination account.
11. Vantage reserves the rights to reject a withdrawal request if it has reasonable grounds to believe that the trading account may result in deficit or cause the account to fall below the margin requirements.
12. If the Client’s free margin is not enough to cover the requested withdrawal, the Client will be requested to either close open positions to free margin and/or send a new withdrawal request.

13. Vantage reserves the rights to reject a withdrawal request if the trading account is subject to a chargeback process or other pending investigation.

**Third Party Payments**

1. As noted above, third-party deposits and withdrawals are prohibited. We operate a "return to source" policy. For example, if funds were deposited using Card A ending in 1234, the withdrawal can only be made to Card A ending in 1234, whether in partial or full amount, until it's fully refunded. The same applies to bank wire, credit/debit card, E-wallet, and the other funding options we offer. If for any reason, we are unable to return the funds to the source, we will refund, preferably, via bank wire in the name of the trading account holder.
2. If, for any reasons, Vantage becomes aware of a payment made from a third party, Vantage is entitled to reverse the payment, close any open positions, null any profits gained, or/and terminate the trading account. Vantage will not be liable for any losses as results of breach of this Policy.

**Additional Terms**

1. Vantage covers the merchant fees for Neteller, Skrill, E-wallet, Alternative Payment Methods (APM's) and Credit Card deposits on behalf of our clients. Clients are expected in good faith to use the facility to deposit funds for the purpose of trading.
2. If Client deposits funds via Neteller, Skrill, E-wallet, Alternative Payment Methods (APM's) or Credit Card and subsequently requests a withdrawal of these funds with no trading (or minimal trading) on their account, Vantage reserves the right to charge the applicable merchant fees and/or a discretionary handling fee to the Client trading account upon their withdrawal. We will actively notify clients where we find suspicious activity. Recurring cases of abuse will result in account termination.
3. As noted above, Vantage reserves the right at its absolute discretion to reject any deposit or withdrawal request, if a client is suspected of not acting in good faith during the course of use of our service.
4. This Policy cannot be exhaustive. Additional terms and conditions or requirements may apply at any time due to changing regulations and policies, including updates in the prevention of money laundering and counter terrorism financing. Vantage will perform a periodical review of this Policy. As such, this Policy may be amended from time to time at Vantage's sole discretion. The most up-to-date version of this Policy can be found on our website.