

DEPOSIT AND WITHDRAWAL PROCEDURES

The Client acknowledges and accepts BaleiaFX's procedures for depositing and withdrawing funds in the accounts as outlined below:

(i) **Withdrawal Orders:** Providing documentation as may be required at any given time by anti-money laundering regulations, credit card companies, and BaleiaFX is a mandatory requirement prior to the execution of a fund withdrawal order.

(ii) The Client acknowledges that fund withdrawals may take longer than expected for various reasons, some of which are under BaleiaFX's control and others are not.

(iii) Credit card deposits may, according to credit card regulations, be returned to the same credit card when a withdrawal is made. A withdrawal to a bank account if initial deposits were made with a credit card will be executed to the credit card or bank account, at BaleiaFX's discretion. Withdrawals to the bank account may take longer due to additional security procedures.

(iv) **Variation of credit card deposits:** When a currency other than USD is chosen as the account currency, the Client's credit card may be debited for amounts that, due to exchange rates and credit card company fees, may vary slightly from the initial amount the Client deposited in the account's base currency. The Client accepts that such variations may occur, and hereby confirms that they will not object to or attempt to claim that difference.

(v) When depositing by bank transfer, in compliance with anti-money laundering requirements, the Client must use a bank account located in their country of residence and in their name. Any withdrawal of funds from the Client's account at BaleiaFX to a bank account can only be credited to the same bank account from which the funds were originally deposited.

(vi) **Alternative payment methods (internet payment services, money transfer services, etc.):** When depositing funds using a method other than credit cards and/or banks, the Client agrees to be bound by the regulations and rules of that service, including, among others, fees and other restrictions. BaleiaFX, at its sole discretion, may make fund withdrawals to a channel other than the one used for the original deposit, in accordance with anti-money laundering regulations.

