

Payment Policy

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This Payment Policy outlines the methods, procedures, and rules governing all financial transactions on the WixTrade platform, including deposits, withdrawals, refunds, and related payment operations.

1. General Provisions

- 1.1. To start trading on a real deposit, the Client needs to transfer funds to the trading account opened by him with the Company (hereinafter referred to as the Client's Account).
- 1.2. The amount of funds in the Client's Account is the Account Balance.
- 1.3. The reason for the emergence of the Company's financial obligations to the Client is the appearance of a corresponding entry in the trading platform about the Client's deposit of funds to the Client's Account.
- 1.4. The amount of the Company's monetary obligations in relation to the Client is determined based on the amount of the Client's Account Balance as of a specific date and time.
- 1.5. The Company's financial obligations to the Client are always limited to the amount of the Client's Account Balance.
- 1.6. The Company's financial obligations in relation to the Client are terminated at the moment the Client withdraws all funds from the Account.
- 1.7. In the process of performing the operation of crediting funds to the Account, the Company offers the Client to choose one of the available methods of replenishing the deposit. The method chosen by the Client to replenish the deposit is also the method of withdrawing capital.
- 1.8. The Client understands and agrees that the payment systems offered in the trading platform are not partners of the Company. In particular, the Company is not responsible for any interruptions in the operation of the payment system, including, but not limited to, late receipt of funds to the Client's Account or their non-receipt.
- 1.9. All risks, directly or indirectly associated with the use of a particular payment system, fall on the Client. In order to find out the reasons and circumstances of erroneous (unstable) operation of the payment system, interruptions in its operation, the Client has the right to apply with a corresponding claim to the representatives of this payment system.
- 1.10. The Client undertakes to notify the Company about sending a claim to the address of the payment system within 24 hours from the date of its sending by sending an appropriate letter to the Company's e-mail:

2. Registration

2.1. The Client undertakes to independently register on the Company's website, providing information about himself on the issues proposed in the registration form, and also to keep this information up to date.

2.2. The registration process includes:

- Filling out a questionnaire in the prescribed form
- Opening an account
- Choosing a method of replenishing a deposit (account) for trading
- Replenishing an account
- Confirming the Client's personal data by providing sufficient documents (account verification)

2.3. Registration of the Client on the Company's website is an acceptance of the User Agreement for the provision of services. The Client guarantees to provide accurate, complete and reliable information about himself in accordance with all the requirements of the registration forms. In the event of a breach of this guarantee, the Client may incur additional liability under applicable law.

2.4. By registering on the Company's website, the Client fully accepts the terms of this Payment Policy and its annexes.

2.5. During carrying out various types of checks on the identification of the Client and/or his funds, the Company has the right to request, and the Client is obliged to provide any documentation requested by the Company. In particular, the Company may request identification documents (passport, driver's license, national ID card), documents confirming place of residence (passport page with registration, bank statement, utility bill), financial position, and any other documents at the discretion of the Company.

2.6. The Client provides the required documentation within 5 (five) days from the date of receipt of the relevant request from the Company.

2.7. The verification process takes up to 10 working days from the date the Company sends a notification to the Client about the need to confirm his personal data. In some cases, this period may be increased up to 30 (thirty) working days at the discretion of the Company.

3. Deposit

3.1. To deposit the Account, the Client needs to:

- 3.1.1.** Place a request for depositing funds through your Personal Account in your account profile

3.1.2. Choose the method of deposit the account (the Company offers various payment systems that are available to the Client and are reflected in his Personal Account)

3.1.3. Indicate the currency in which the account will be deposited and, accordingly, the currency of the account itself

3.1.4. Enter the amount of deposit

3.1.5. Fill out the proposed form by entering the requested data

3.2. The term of receipt of the Client's funds to the Account depends solely on the payment system chosen by the Client. The Company does not have the ability to influence this period. In particular, operations for depositing funds when using electronic payment systems can occur instantly, when using a bank transfer — from 3 to 45 days, depending on the bank used by the Client and the correspondent bank.

4. Withdrawal

4.1. The Client has the right at any time to withdraw funds (in full and in part) involved in the operations (transactions) carried out by him from his Account by sending a corresponding request to withdraw funds to the Company.

4.2. The Client's order to withdraw funds must meet the following conditions:

- The application must be formed taking into account all the norms and restrictions of the current legislation of the countries under whose jurisdiction this operation falls
- The application must comply with the provisions of this Payment Policy, as well as other documents of the Company governing the Client's operations
- The application must be created and sent through the Client's Personal Account and indicated in the "History of balance transactions" section. An application sent in another way is not accepted
- The Client has the right to dispose of funds only in the amount of his Account balance at the time of sending the request. If the amount exceeds the balance (taking into account all fees and deductions), the Company has the right to refuse
- Withdrawal is carried out in the same way as the deposit was made. The Company reserves the right to limit withdrawal to the payment system by the amount deposited from it. The Company may also withdraw to a different payment system at its discretion
- In case of successful deposit with a bank card, withdrawals will only be available after completing the full account verification procedure, including verification of the bank card used for deposit

4.3. To provide services for the execution of the Client's request to withdraw funds, the Company has the right to engage third parties (Agents). The Company is not responsible for the actions and/or inaction of such persons.

- 4.4.** Withdrawal request is made by the Client in the Account currency. If the account currency differs from the transfer currency, the debiting will be made in the account currency at the rate set by the Company at the time of the write-off operation.
- 4.5.** The currency in which the Company makes transfers to the Client's External Account may be reflected in the Client's Personal Account.
- 4.6.** The amount of obligatory payments, commissions and other costs, as well as the conversion rate, are set by the Company and can be changed unilaterally at any time. The conversion rate may differ from the rate set by central banks or from the market rate.
- 4.7.** The Company has the right to regulate the amount of withdrawal and set limits (maximum and minimum), depending on the withdrawal currency, account currency and/or the method of the Client's operation.
- 4.8.** The Company makes a decision on withdrawal requests within 7 (seven) days from the date of receipt. In some cases, time can be increased up to 14 (fourteen) days.
- 4.9.** If funds have not been credited to the Client's External Account within the period specified in clause 4.8, the Client has the right to contact the Company to find out the reasons.
- 4.10.** If the Client made a mistake in the details when placing a withdrawal order, the consequences in the form of additional payments (costs, commissions, deductions) are the responsibility of the Client. If the Client provides incorrect or inaccurate instructions and proceeds to transfer funds without the ability to retrieve them, the Client bears full responsibility for such an occurrence.
- 4.11.** If the Client's income exceeds the amount of deposit, withdrawal of such income is possible only in a specially established procedure agreed by the Parties. If the Client deposited in a certain way, the Company has the right to withdraw the previous deposit in the same way.

5. Withdrawal Methods

5.1. Bank Wire Transfer

- 5.1.1.** Through a bank wire transfer, the Client can receive funds at a convenient time, provided that the Company works with this transfer method
- 5.1.2.** The Client understands and accepts that the Company is not responsible for the timing of the bank wire transfer
- 5.1.3.** The Client must submit a request to withdraw funds to a bank account opened exclusively in his own name
- 5.1.4.** The Company transfers funds in accordance with the details specified by the Client. The accuracy of the data provided and compliance with obligations are the sole responsibility of the Client

5.2. Electronic Payment

5.2.1. By means of an electronic transfer, the Client can receive funds at any time convenient for him, provided that the Company works with this transfer method

5.2.2. The Client must submit an application for withdrawal to an electronic account registered (opened) exclusively in his own name

5.2.3. The accuracy of the data provided for withdrawal and compliance with obligations are the sole responsibility of the Client

5.2.4. The Company transfers funds in accordance with the details specified by the Client in the relevant request

5.2.5. The Client understands the Company is not responsible for the timing of the electronic payment, nor for software failures and other technical issues that impede execution

5.3. The list of withdrawal methods is open and can be supplemented by the Company unilaterally at the discretion of the Company. This information will be reflected in the Client's Personal Account.

6. Refund

6.1. Definition of "Client's Funds" for Refund Purposes

Within Section 6, "Client's funds" refers to funds credited by the Client to the personal Account but were not involved in any operation (trade) on the Company's trading platform. The Client either did not use the credited funds to make (conclude) trade or, after replenishing the Account Balance, did not perform any operation.

6.2. The Client has the right to withdraw funds (in full and in part) from his Account at any time by sending a corresponding request for a refund to the Company.

6.3. The Client's request for a refund must meet the following conditions:

- Be formed taking into account all the norms and restrictions of the current legislation of the countries under whose jurisdiction this operation falls
- Comply with the provisions of this Payment Policy, as well as other documents of the Company regulating the Client's operations
- Created and sent to the Company via the Client's Personal Account, and also reflected in the "Balance operations history" section and in the system for recording client requests. The request can also be sent by the Client via e-mail to the Company's finance email address. An application sent in any other way is not accepted for consideration

- 6.4.** The Client has the right to dispose of funds only in the amount of the balance of his Account at the time of sending a request for a refund. If the request contains an amount that exceeds the balance (taking into account all commissions, deductions and mandatory payments), the Company has the right to refuse to execute such a request.
- 6.5.** Refunds are made in the same way as the Client's Account was deposited. The Company reserves the right to limit the refund amount to the payment system by the amount deposited from it. The Company may also make a refund to a different payment system at its own discretion. In this case, the Client is obliged to provide all the information based on payment documents requested by the Company.
- 6.6.** To provide the service for the execution of the Client's request to return funds, the Company has the right to engage third parties (Agents).
- 6.7.** The request for a refund is made by the Client in the currency of the Account. If the account currency differs from the transfer currency, the debiting will be made in the account currency at the rate set by the Company at the time of the write-off operation.
- 6.8.** The amount of compulsory payments, commissions and other costs, as well as the conversion rate, are set by the Company and can be changed unilaterally at any time. The conversion rate may differ from the rate set by central banks or from the market rate.
- 6.9.** Payment system providers may establish cases in which funds are credited to the Client's External Account in a currency other than the currency of the External Account.
- 6.10.** The Company has the right to regulate the amount of refund and set limits (maximum and minimum), depending on the withdrawal currency, account currency and/or the method of the Client's operation.
- 6.11.** The Company makes a decision on refund requests within 7 (seven) days from the date of receipt. In some cases, the period may be increased to 30 (thirty) days.
- 6.12.** If funds have not been credited to the Client's External Account within the period specified in clause 6.11, the Client has the right to contact the Company to find out the reasons.
- 6.13.** If the Client made a mistake in the details when placing a refund request, the consequences in the form of additional payments (costs, commissions, deductions) are the responsibility of the Client. If the Client provides incorrect or inaccurate instructions and proceeds to transfer funds without the ability to retrieve them, the Client bears full responsibility for such an occurrence.
- 6.14.** If the Client deposited the Account balance in a certain way, and the procedure for refunding funds differs, the Company has the right to return the amount previously credited by the Client in the same way within the terms determined by the Company unilaterally.

7. Taxes

7.1. The Company is not a tax agent and does not provide information about the Client's operations to third parties. Such information can be provided only upon receipt by the Company of an official request from a competent state authority, sent in accordance with the legally established requirements and rules for such a request.

8. Obligations

8.1. All payments (and their components) made by the Client are the responsibility of the Client.

8.2. The Company is not responsible for the actions of third parties engaged in intermediary activities related to the provision of services for the execution of the Client's order to deposit and/or withdraw funds.

8.3. When the Client deposits the Account, the Company's financial responsibility begins from the moment the Client's funds are received into the Company's bank account and/or to the Company's account in the payment systems indicated on the Company's website.

8.4. If the Company detects any kind of financial actions that are fraudulent in nature, as well as any other actions or financial transactions that contradict the norms of international and domestic law, the Company has the right to cancel such action (transaction) and block the Client's Account to an undefined term. Such a block involves clarifying the circumstances of the incident and the blocked funds can be used to neutralize the consequences of such actions or frozen and seized by the relevant authorities.

8.5. The responsibility of the Company in terms of withdrawing funds from the Client's Account terminates at the time of debiting funds from the Company's bank account and/or from the Company's account in the payment systems indicated on the Company's website.

8.6. In the event of technical errors on the part of the Company when making any kind of financial transactions, the Company has the right to cancel such transactions, as well as their results. In this case, the results of the services provided by the Company are subject to cancellation.

Company Contact Information

Company: WixTrade

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Email:

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