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***DEPOSITS AND WITHDRAWALS TO/FROM  
THE CLIENT ACCOUNT***

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Z Trading & Technology Inc.

## **1. General Terms and Conditions**

- 1.1 The Client has the flexibility to deposit and withdraw funds from their Client Account at any point during the duration of this Agreement, utilizing the payment methods provided in the Personal Area, which may be subject to change. Details regarding minimum deposit requirements and withdrawal commissions can be accessed in the Personal Area. It is important to note that the Company does not accept payments from third parties or anonymous sources into the Client Account.
- 1.2 The Client acknowledges and accepts that when using a particular payment method to deposit funds, they are required to use the same method for withdrawing funds, unless the Company approves an exception. In cases where multiple payment methods are utilized, the principle of proportionality will be applied. The Company establishes the guidelines and sequence to be followed for withdrawals.
- 1.3 The Company retains the authority to request the Client to provide additional information and/or documentation, at any given time, to verify the origin and/or source of funds deposited into the Client Account. Furthermore, the Company reserves the right to decline a deposit or withdrawal request from the Client if the information and/or documentation provided and/or collected is not deemed satisfactory by the Company.
- 1.4 The Company reserves the authority to decline a deposit from the Client if the transfer instructions specified in the Personal Area are not adhered to. Additionally, the Company has the right to refuse deposit and withdrawal transactions if the provided and/or collected information, such as email, telephone number, identity, address, and other details, is not fully verified or up to date according to the Company's verification requirements, as determined solely by the Company.
- 1.5 Upon the Client's deposit, the Company will promptly credit the corresponding Client Account with the received amount, as cleared in the Company's relevant account, to the best of its ability and in a timely manner.
- 1.6 Client funds are held by us and are segregated. The funds we hold on your behalf will be kept in a separate bank account designated for client money, ensuring it is segregated from our own funds.
- 1.7 The customer's deposits will not be used by the Company to generate income or transferred to any source that may result in depreciation. The Company reserves this right; however, in the event of any transfer of the deposit to another source, the customer will be informed accordingly.
- 1.8 If the funds sent by the Client are not deposited into the Client Account within the expected timeframe, the Client must inform the Company and request an investigation into the transfer. The Client acknowledges that any costs associated with the investigation will be borne by the Client and may be deducted from their Client Account or paid directly to the third party conducting the investigation. The Client understands and agrees that in order to conduct the investigation, they will need to provide the Company with the necessary documents and certificates as requested.
- 1.9 Subject to the other terms and conditions stated in this Agreement, the Company will process Client fund withdrawals once a valid request is submitted by the Client through their Personal Area.

- 1.10 Upon receiving a withdrawal request from the Client, the Company will process the transaction promptly, generally within three (3) Business Days, provided that the following conditions are met: the instruction includes all necessary details, the transfer is made to the original deposit account or a verified account of the Client in case of dispute, the Client has sufficient funds in their Account, there are no Force Majeure events, the Client has complied with KYC requirements, and no Event of Default has taken place.
- 1.11 Both parties acknowledge and agree that withdrawals will solely be made to the Client. The Company strictly prohibits withdrawals to any third party or anonymous accounts.
- 1.12 The Company retains the authority to reject a withdrawal request from the Client if it pertains to a particular transfer method, and the Company may propose an alternative method instead.
- 1.13 The Client may be responsible for covering all payment and transfer fees, and the Company will deduct these charges from the Client's account.
- 1.14 If a Client Account is closed, the remaining balance will be withdrawn proportionally to the accounts from which the deposits were originally made. It does not apply in cases of unlawful actions involving bank cards, bank accounts, or any other deposit method. In such instances, the Company has the discretion to refund the remaining balance in a manner it deems appropriate. If an unlawful action occurs, the Company may share all relevant data with banks, credit institutions, payment service providers, law enforcement agencies, and authorities.
- 1.15 After changing the security type, the Company has the right to initiate withdrawal(s) following a waiting period of three (3) business days from the time of the security type change.
- 1.16 Subject to other provisions in the Client Agreement, if a bank card is used for depositing, the Company has the authority to impose withdrawal limits within its systems. For more details on these limits and the withdrawal process, please consult your Personal Area. The Company is committed to transferring funds to the Client's designated account as specified in the withdrawal request. However, the Company cannot be held responsible for the duration of the transfer.
- 1.17 If the Client's trading account has been funded by a bank card and no withdrawals have been made from the account for a period exceeding ninety (90) days, the Company will only allow withdrawals to be made to the same bank card used for funding, or through any other method deemed suitable by the Company.
- 1.18 Subject to the other provisions of the Client Agreement, the Client has the option to submit withdrawal requests through their Personal Area. The Company will then proceed to transfer the requested funds to the Client's account based on the information provided in the withdrawal request. It should be noted that the Company is not responsible for the duration of the transfer process that occurs after the withdrawal request has been executed.
- 1.19 The Client has the option to request a transfer of funds to another trading account, as long as the receiving account supports the specific method of deposit or withdrawal. Internal transfers can only be made between accounts of the same type, or between different account types if the transfer amount exceeds the minimum initial deposit requirement.

- 1.20 The Company will carry out the transfer of funds to another trading account using the currency of the destination trading account.
- 1.21 If, by mistake or accident, the Company transfers funds to the wrong trading account during the transfer process, the Company will refund the requested amount of the transfer to the Client, covering the cost of the error.
- 1.22 If the Client made an error in the request for transferring funds to another account, resulting in the Company depositing the funds into an incorrect trading account, the Client may not be eligible for a refund.
- 1.23 The Company reserves the right to reject any internal transfer without providing any explanation, at its sole discretion.