



Deposit & Withdrawal Policy

Please note that this policy cannot be exhaustive, and additional conditions or requirements may apply at any time due to regulations and policies such as AML rules and regulations. Please note that any and all usage of the site and services is subject to the full set of **INGOT Global Ltd's** (Company number "8431005-1" and License number "SD117") legal documents including the Customer Service Agreement, Terms and Conditions, and may be amended from time to time at **INGOT Global Ltd's** sole discretion.

Deposits:

You, the Customer, have to perform all the deposits from a source (e.g. single bank account). If you want to start trading, Beneficiary Name under the bank account being the source of deposit, must match the name on the trading account. **INGOT Global Ltd** does not process "Third party" transfers.

- **Wire Transfer:**

When choosing Wire Transfer as your deposit method, you must upload a SWIFT confirmation, it has to be uploaded to **INGOT Global Ltd's** portal to confirm the origin of the money which will be used for trading. Please allow up to 14 calendar days for the deposited funds via Bank/Wire Transfer to appear on your trading account.

- **Credit Card / Debit Card:**

When choosing Credit card / Debit card as your deposit method, please allow a maximum of 24 hours for the deposited funds to appear in your trading account.

- **Crypto currencies:**

When choosing Crypto currencies as your deposit method, you must provide a TX Hash and a valid proof of payment to confirm your payment has been sent to **INGOT Global Ltd**. Please allow a maximum of 24 working hours for the deposited funds via Crypto currency to appear in your trading account.

- **Payment Service Provider:**

When choosing an electronic funding processor such as "Skrill and/or Neteller" as your deposit method, the deposited funds will appear in your trading account in a maximum processing time of 24 working hours.

Withdrawals:

According to generally acceptable AML rules and regulations, the Customer should withdraw funds only through the same bank account or credit/debit card or payment service provider





account that was used to deposit the funds and the same currency. Beneficiary Name must match the name on the trading account. **INGOT Global Ltd** does not process “Third party” transfers.

All compliance documentation **MUST** have been received and approved by **INGOT Global Ltd's** Compliance Officer in order to proceed with the withdrawal.

In order to avoid any delays or wrongful recipient of withdrawal money, please review your information carefully before submitting your request. **INGOT Global Ltd** assumes no responsibility for errors or inaccuracies made by the account holder.

- **Wire Transfer:**

The request will generally be processed by INGOT Global Ltd within 6 working days of receipt. The time it takes for the money to reach your account that has been used to deposit funds may vary and reach 14 business days. Note that it might take longer for withdrawals to bank accounts due to the additional security procedures in force.

- **Credit Card / Debit Card:**

Currently withdrawals to your credit card or debit card that has been used to deposit funds or to cash in your profits is not applicable. Withdrawal of the deposited amount will be via wire transfer or any other applicable method at the time of your withdrawal request.

- **Crypto Currencies:**

The time it takes for the money to reach your trading account is usually up to 2 calendar days.

- **Payment Service Provider:**

The time it takes for the money to reach your account is usually up to 2 calendar days.

Currency:

- INGOT Global Ltd may accept payments into the account in different 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;
- The account is maintained in US Dollars, Euro or Australian Dollars “Base Currencies” and any other currency will be converted at the exchange rate existing at the point of conversion “Exchange Rate”;
- If the Customer sends funds in a currency that is different to his account’s currency, **INGOT Global Ltd** will apply an exchange rate per our discretion.
- In addition to the exchanged sum deposited, additional fees may apply (in such cases the Customer may notice discrepancies between the sum of deposit and the sum





charged on his/her bank account). Customers must accept these slight variations that can occur and will not try to charge this back to **INGOT Global Ltd.**

- **INGOT Global Ltd** will generally settle trades or perform any required set offs and deductions in the relevant currency; in case currency exchange renders account insufficient, the Customer will be notified to deposit more funds.
- The Customer acknowledges and agrees that the exchange rates applicable to deposits and withdrawals involving exotic currencies will be determined and denominated at a rate found reasonable by **INGOT Global Ltd**, including but not limited to rates based on official, settlement, or parallel rates, as deemed reasonable by **INGOT Global Ltd**. Additionally, **INGOT Global Ltd** reserves the prerogative to incorporate mark-ups to the exchange rate as it deems necessary. Rates will show while processing the payment on the portal. It is your responsibility as the Customer to take note of said rate without any liability on **INGOT Global Ltd**.

Additional Conditions

Trading account: In order for you to trade with your funds, deposits and withdrawals will be made directly into and from your trading account. For more information, please refer to our FAQs page.

Time frames: Please note clearly that INGOT Global Ltd is not committed to any time frame, as delays may be due to third party involvement which cannot be controlled by INGOT Global Ltd. Noting that Deposit and withdrawal requests shall be processed expeditiously, to the best of our ability. Various factors, such as verification checks, the processing duration of third-party payment service providers, and technical complications, may impede the prompt handling of a request. We shall not assume liability for any delays arising from these external factors. The Customer hereby confirms that we will not be liable for any fees, losses nor shall we be requested to set-off any unrealized P&L on the account.

Deposit Verification: upon the Customer deposit to his trading account, the deposited amount will go through verification process in line with INGOT Global Ltd.'s policies and applicable Laws, verification process may require 24 business hours, during which, the Customer will be able to transfer the amounts under verification into the trading account but will not be able to withdraw the money under verification.

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. INGOT Global Ltd is not involved with and nor has any control over these additional fees. Please check with your financial institution for more information.

Inactive Account Fees/Dormant Fees:

- If there is no trading activity (trading/withdrawals/deposits) in your INGOT account for at least ninety (90) calendar days, your account will be considered "Inactive Account".
- Inactive Accounts are subject to a monthly Dormant Fee of USD 10 or the full amount of the free balance in the account, whichever is less. If the free balance is less than





USD 10, the full balance will be charged. USD10 or its equivalent in other currencies as the case may be.

- There will be no charge if the free balance in your account is zero (0).
- Accounts with zero (0) balance will be terminated/deleted/closed after a period of seven (7) calendar days.

Additional proof: INGOT Global Ltd reserves the right to require you to submit additional proof at any time. Failure to comply with this, will result in your payment getting frozen or being refunded.

Withdrawal of profits: Amount of withdrawal per payment method is only allowable to an amount equal or less to that deposited per method. Greater amounts must be wire-transferred to your original/first choice of deposit method.

If the account has been credited with funds through various payment systems, funds withdrawal shall be made on the same basis of each deposit, i.e. suppose that Customer deposits USD500 through Skrill and USD1000 through Wire Transfer, Customer can only withdraw USD500 through Skrill and USD1000 through a bank account. In case of amounts exceeding those limits, the excessive amounts would only be withdrawn to your original/first choice of deposit method.

Special circumstances: If the account was credited by means that cannot be subsequently used for funds withdrawal, the funds may be withdrawn by alternative means as agreed to with INGOT Global Ltd pursuant to verification of Customer's identity.

Unknown source of funds: In the event where the Customer has sent funds into INGOT Global Ltd's accounts but does not hold a trading account with INGOT Global Ltd yet, and thus is not yet verified and approved, payment will be refunded using the same method that was originally used to send the funds.

Segregated Accounts: All Customer's funds deposited with INGOT Global Ltd are segregated accounts and are held separately from INGOT Global Ltd 's own funds.

Deposit and withdrawal limits: Deposits and withdrawals may be subject to predefined minimum and maximum transaction values. Values can be found on the Portal and website. Should you submit a deposit or withdrawal request falling below the established minimum or exceeding the maximum, your request will not undergo processing. The Customer hereby confirms that we will not be liable for any third-party fees, costs, losses nor shall we be requested to set-off any unrealized P&L on the account.

Cash deposits prohibitions: Cash deposits are strictly prohibited, also third party deposits or withdrawals are not permissible; the deposit sole source should be originated from you, using a payment method registered in your name, noting that at certain cases, a verification and reconfirmation might be requested from us when we deem necessary, in this case, the request will not go through until the verification process is completed, noting we reserve the right to decline the payment or return it to its source, or keep the amounts held pending the confirmation as we deem necessary.





Country restrictions: Some options are only available to residents of certain countries. INGOT Global Ltd is not responsible for any changes by third parties or any other source.

Payment Method Misdirection: In the event that a Customer utilizes a specific payment method for deposits and subsequently demonstrates a withdrawal pattern indicating an intention to divert withdrawals to an alternative payment method, we hereby retain the prerogative to decline processing the withdrawal request. Furthermore, we possess the authority to impose escalating fees, potentially reaching a maximum of 15% of withdrawal amount, upon the Customer. The maximum percentage may be increased in the future based on INGOT Global Ltd.'s own discretion. Additionally, we maintain the right to deduct any incurred fees from the Customer at a later point should we deem it necessary such fees may include payment allocation fees whereby you will reimburse us for costs incurred with payment service providers (PSPs) to allow for such transaction.

Suspicious activity: In the event that a Customer establishes an account with INGOT Global Ltd. and subsequently exhibits any act may a INGOT Global Ltd.'s opinion and assessment is considered as a suspicious activity such as, but-not-limited-to, a significantly minimal level of trading activity, the withdrawal of funds from said account may not be processed, unless the Customer expressly seeks to terminate the account. In the event of an account termination request, the transaction shall undergo standard processing procedures, taking into full consideration the terms delineated within the Deposit and Withdrawal Policy and other regulations delineated in the legal documents.

In cases involving actual or suspected errors, fraud, unjust enrichment, money laundering, terrorist financing, or any other questionable or irregular activities, as determined by our sole discretion or reported by third parties, including our third-party payment service providers, whether directly or indirectly related to any deposit or withdrawal request, we retain the right to take various actions. These actions may include putting the relevant request on hold for investigation, promptly rejecting the request, halting the account, or closing and liquidating positions, deleting the history, deleting the account, deleting the transaction or adjusting the transaction, offsetting any owed amounts to us or our third-party payment service provider, terminating our relationship with you as per the terms of the Legal documents, or implementing any other measures we deem necessary in accordance with Applicable Regulations, the Legal documents, our Policies, or other applicable terms.

Credit Card Refunds: When a deposit is made using a credit or debit card, and a subsequent request for a chargeback or cancellation is initiated, you may incur a chargeback or cancellation fee imposed by your payment provider. In cases where there is a reasonable suspicion of dishonesty regarding your chargeback or cancellation request, we reserve the right to withhold any pending withdrawal requests until an investigation is carried out by the relevant third-party payment service provider. If, following investigation, the third-party payment service provider determines the chargeback or cancellation request to be dishonest, we retain the prerogative to take one or more of the following actions:





- a) offset any amounts deemed owed to us or our third-party payment service provider;
- b) terminate our association with you in accordance with the legal documents; or
- c) implement any other measures we consider appropriate in compliance with Applicable Regulations, the legal documents, our Policies, or other relevant terms.

If you initiate a deposit or withdrawal request while having an outstanding payment owed to us, we retain the authority to retain the owed amount from the request and apply it as a set-off as stipulated in accordance with the legal documents.

United States Banks: INGOT Global Ltd. Does not deal with US banks either to deposit or withdraw.

For queries concerning Policy matters, please contact us at: customerservice@ingotbrokers.com

