



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 Broker Limited's (Company number: 24172) legal documents including the Client Agreement, Terms and Conditions, and may be amended from time to time at **INGOT Broker Limited's** sole discretion.

Deposits:

You, the Client, have to perform all the deposits from a source (e.g. single bank account). If you want to start trading, you should make sure this account is in your country of residence and in your name: i.e.: Beneficiary Name must match the name on the trading account. **INGOT Broker Limited** 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 Broker Limited'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 wallet or trading account assuming all other details are complete and compliant with **INGOT Broker Limited** rules, regulations and/or directives.

- **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 wallet or trading account assuming all other details are complete and compliant with **INGOT Broker Limited** rules, regulations and/or directives.

- **Crypto currencies:**

When choosing Crypto currencies as your deposit method, you must provide a TX Hash to confirm that your payment has been sent to **INGOT Broker Limited**. Please allow a maximum of 24 hours for the deposited funds via Crypto currency to appear in your wallet or trading account assuming all other details are complete and compliant with **INGOT Broker Limited** rules, regulations and/or directives.

- **Payment Service Provider:**

When choosing an electronic funding processor such as "Skrill and/or Neteller" as your deposit method, the deposited funds will appear automatically in your wallet or trading account assuming





all other details are complete and compliant with **INGOT Broker Limited** rules, regulations and/or directives.

Withdrawals:

According to generally acceptable AML rules and regulations, the Client 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 Broker Limited** does not process “Third party” transfers.

All compliance documentation must have been received and approved by **INGOT Broker Limited’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 Broker Limited** assumes no responsibility for errors or inaccuracies made by the account holder.

- **Wire Transfer:**

The request will generally be processed by **INGOT Broker Limited** 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 e-wallet 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 Broker Limited** 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 Client sends funds in a currency that is different to his account's currency, **INGOT Broker Limited** will apply an exchange rate per our discretion.
- In addition to the exchanged sum deposited, additional fees may apply (in such cases the Client 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 Broker Limited**.
- **INGOT Broker Limited** will generally settle trades or perform any required set offs and deductions in the relevant currency; in case currency exchange renders account insufficient, the Client will be notified to deposit more funds.

Additional conditions

Trading account: Deposits and withdrawals will be made into and from your portal. In order for you to trade with your funds, you will need to transfer internally from your portal into your trading account(s). For more information, please refer to our FAQs page.

Time frames: Please note clearly that **INGOT Broker Limited** is not committed to any time frame, as delays may be due to third party involvement which cannot be controlled by **INGOT Broker Limited**.

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 Broker Limited** is not involved with and nor has any control over these additional fees. Please check with your financial institution for more information.

Additional proof: **INGOT Broker Limited** 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 Client deposits USD500 through Skrill and USD1000 through Wire Transfer, Client 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 Broker Limited** pursuant to verification of Client's identity.

If the Client does not comply with any of **INGOT Broker Limited** rules, regulations and/or directives, **INGOT Broker Limited** will notify the Client with this non-compliance using the available contact information on the application. Client has 7 days from the communication date to rectify his/her status. Otherwise, **INGOT Broker Limited** shall be entitled to, without any liability towards the

Client whatsoever, retain and hold the relevant funds in a separate account until the Client is in compliance with the rules, regulations and/or directives mentioned above.

Unknown source of funds: In the event where the Client has sent funds into **INGOT Broker Limited**'s accounts but does not hold a trading account with **INGOT Broker Limited** 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 Client funds deposited with **INGOT Broker Limited** are segregated accounts and are held separately from **INGOT Broker Limited**'s own funds.

Country restrictions: Some options are only available to residents of certain countries. **INGOT Broker Limited** is not responsible for any changes by third parties.

For queries concerning policy matters, please contact us at customerservice@INGOTBROKERS.com