

DEPOSIT AND WITHDRAWAL POLICY

1. GENERAL STATEMENT

Fullerton Markets International Limited (hereinafter called the "Company") is an entity incorporated under the International Business Companies (Amendment and Consolidation) Act, Chapter 149 of the Revised Laws of Saint Vincent of the Grenadines, 2009, with the following registrations: Company Number 24426 IBC 2017.

Trading in any investment opportunity that may generate profit requires the Company's customers to deposit money in their Trustee account. Profits may be withdrawn from the online account.

Deposits and withdrawals are governed by this Deposit & Withdrawal Policy (hereby known as "Policy") as well as the generally applicable terms and conditions.

2. DEPOSIT

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. In order to certify that a SWIFT confirmation is authentic, it has to be sent to Kiwi Global Trust Limited to confirm the origin of the money which will be used for trading. If you don't comply with this Policy, you may be prevented from depositing the money via Bank/Wire Transfer.

You may also deposit fund via Credit Cards. You should make sure that the credit card is in your name and in your country of residence, with at least six (6) months of validity. If you don't comply with this Policy, you may be prevented from depositing the money via Credit Cards.

Alternatively, you may make deposit via Digital Wallets, such as Neteller, Fasapay & Skrill. You should make sure the Digital Wallet account is registered in your name. If you don't comply with this Policy, you may be prevented from depositing the money via Digital Wallet.

3. WITHDRAWAL

According to generally acceptable AML rules and regulations, withdrawals must be performed only through the same bank account or credit/debit card or digital wallet that you used to deposit the funds.

Unless we agree otherwise, withdrawals from the Account may only be made in the same currency in which the respective deposit was made.

In addition, when you deposit or withdraw money for trading purposes using alternative payment methods, you should be aware that additional fees and restrictions may apply. Withdrawals are subjected to withdrawals processing and handling fees. Those fees will be deducted from the transferred withdrawn amount. You are only allowed to withdraw your funds after 30 days from the date of deposit, if deposits are done via credit card.

Without derogating of the foregoing, the Company may execute withdrawals to a different facility than the one used for the deposit, subject to Anti Money-Laundering regulations.

Furthermore, when it comes to withdrawals, Client may be required to present additional information and documents.

4. NON-DEPOSITED FUNDS

Funds appearing on Clients' account may include agreed or voluntary bonuses and incentives, or any other sums not directly deposited by the Client or gained from trading on account of actually deposited funds ("Non-Deposited Funds"). Please note unless otherwise explicitly agreed, Non-Deposited Funds are not available for withdrawal. Further, due to technical limitations, Non-Deposited Funds may be assigned to Client's account in certain occasions (for example, for the technical purpose of allowing the closing of positions or an indebted account).

Without derogating from the abovementioned, bonuses issued to Client by the Company may only be withdrawn when the terms and conditions attached to the bonuses are met.

6. SUBMITTING A WITHDRAWAL REQUEST

In order to process your withdrawal request, you must:

- Client will log in to his account through the website, click on withdrawal, fill up the information and fill up the withdrawal form.
- All compliance documentation must have been received and approved by the Company compliance officer in order to proceed with the withdrawal.
- Beneficiary Name must match the name on the trading account. Requests to transfer funds to third party will not be processed.

7. TYPICAL WITHDRAWAL PROCESSING TIME

The time it takes for the money to reach your credit card or bank account that has been used to deposit funds may vary (usually up to five business days). Note that it might take longer for withdrawals to bank accounts due to the additional security procedures in force.

The request will generally be processed by the Company within 24 hours of receipt. In order to avoid any delays please review your information carefully before submitting your request. The

Company assumes no responsibility for errors or inaccuracies made by the account holder. Corresponding withdrawals will take 3 to 5 business days to process. **The Company cannot monitor and is not responsible in any way for the Client's Credit Card Company or bank's internal procedures. Client must follow up with the credit card or respective bank independently.**

Funds are released to your credit account once your credit card merchant has debited the funds from our account. This process may take up to 5 business days or more to reflect on your credit card account balance. If you do not have online access to your credit card, it should appear on the next billing statement(s) depending on your card's billing cycle.

Please note clearly that we are not committed to any time frame and that any additional charges imposed by third parties shall be deducted from the deposit or the withdrawal, as applicable.

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

8. CREDIT/DEBIT CARDS

For Credit card deposits, when you choose an account in a different currency than USD (United States Dollar), your credit card will be debited properly in accordance with amount deposited and the applicable exchange rates. In addition to the exchanged sum deposited, additional credit cards fees may apply (as a result, in such cases you may notice discrepancies between the sum of deposit and the sum charged on your credit card). Customers must accept these slight variations that can occur and won't try to charge this back.

If you have used a credit card to deposit money, performed online trading and decide to cash in on your winnings, the same credit card must be used.

Amount of withdrawal per credit card is only allowable to an equal amount of money deposited per credit card or less. Greater amounts must be wire-transferred to a bank account.

9. CURRENCY

Your Account may comprise of different currencies. These will be subject to the following conditions:

We 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 and any other currency will be converted at the exchange rate existing at the point of conversion ("Exchange Rate"); if the Client send funds in another currency

than his account's currency, we will apply an exchange rate to our discretion.

We will generally settle trades or perform any required setoffs and deductions in the relevant currency where the account comprises such currency ledger, save that where such currency balance is insufficient, we may settle trades in any currency using the Exchange Rate.

10. ADDITIONAL CONDITIONS

Please note this policy cannot be exhaustive, and additional conditions or requirements may apply at any time due to regulations and policies, including those set in order to prevent money laundering. Please note any and all usage of the site and services is subject to the Terms and Conditions, as may be amended from time to time by the Company, at its sole discretion.

11. ADDENDUM

11.1 Rules concerning the returns of the amount of any deposit lodged with the Company. The amount of a deposit must be returned to the source from where it came.

Examples:

Credit Card: if trader A funds USD1000 by credit card, the amount of the deposit when repaid, must be repaid to the same credit card. Any profit may however, be paid to the trader to any credit card, bank account or digital wallet so long as the account or credit card is only in the name of the trader.

Wire Transfer: if trader A funds USD1000 from an account with a bank, the amount of the deposit, when repaid, must be paid to that same bank account with that same bank. A trader may be paid any profits to any bank account, or digital wallet or credit card so long as the accounts or credit card is only in the name of the trader. The account or credit card to which the amount of the deposit is repaid may not be a joint account if the original payment was not made from a joint account..

Digital Wallet (Skrill/Paypal/Neteller): if trader A funds USD1000 from a digital wallet account with Paypal, the amount of the deposit when repaid must be paid to the same digital wallet account with Paypal. The trader may be paid any profit to any digital wallet account, bank account or credit card so long as the bank account or credit card is in the name only if the trader.

11.2 Rules for repayment of the amount of a deposit when the original source of the amount of the deposit no longer exists:

The amount of the deposit must be returned to an account or credit card in the same name as the original source.

Examples:

Credit Card: if trader A funds USD1,000 by a credit card repayment of the amount of the deposit must be to same credit card. If the credit card has expired, been lost or deactivated the trader must obtain a letter from his or her bank confirming the status of the credit card. Then repayment of the amount may be made to a different account so long as the account or credit card is in the same name as the original source and not a joint account, if the original source was not a joint account.

Wire Transfer: if trader A funds USD1000 from an account with a bank the amount of the deposit must be repaid to the original account with that bank.

If the bank account has been closed then payment can be made to a different account or credit card at the same or a different bank. so long as the account or credit card is in the same name as the original account and not a joint account if the original source was not a joint account.

Digital Wallets (Skrill/Paypal/Neteller): if trader A funds USD1000 from a digital wallet account with Paypal, the amount of the original deposit must be repaid to the original source of the money. If the original source is closed then payment may be made to a different source so long as the bank account or credit card is in the same name as the original account.

11.3 Payment of Profits

Profits may be paid to any account in the sole name of the trader.

Example:

If trader A funds USD1,000 by a credit card, the amount of the original deposit must be repaid to the original source but any amount owing to the trader by way of profit may be paid to any bank account or credit card so long as the account or credit card is in the sole name of the trader unless the original account was in joint names, in which case, payment of profit may be made to the joint account.

11.4 Composite Deposits

Where money is deposited with the Company comprising a number of amounts from separate traders (collected by an authorised individual or entity), compliance department will ensure that a separate account is opened for each of the depositors who have contributed to the initial amount and the deposit of each of the depositors will be treated as a separate deposit. Accordingly, when a deposit is repaid, it will be paid to the account of the authorised individual or entity from which it originated. That individual or entity will be responsible for making payment to the separate traders.

Where this procedure is used it will be a requirement that there is a letter of agreement between the Company and the authorised person or entity depositing the initial amount.

11.5 Introducing Broker, While Label, Affiliates, Authorised Agent

Deposits may be accepted from persons in the United States but such persons will not be allowed to trade any instrument provided by the Company.

11.6 Payment of Introducing Brokers' gains

The commission or benefit of a person who introduces a trader (an introducing broker) may be paid to any account.

So long as the general rule that the amount of the original deposit must be repaid to the original source is complied with, any benefit for an introducing broker may be paid as desired by that person. The compliance department will monitor and keep records of all transactions whether return of the amount of a deposit or profit to a trader or payment of a commission or other benefit to an introducing broker.

11.7 The extent of the rules regarding transfer between introducing brokers

These rules cover only money deposited with the Company for traders. Money not subject to these rules (such as commissions or other benefits for introducing brokers) may be dealt with as the introducing brokers wish.

12. RELEVANT DEPARTMENT

12.1 Customer Service Department

Email: support@fullertonmarkets.com

12.2 Compliance Department

Email: compliance@fullertonmarkets.com