DEPOSIT & WITHDRAWAL

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The trading name RS Finance Limited, together with its logo, trademark, and website www.rs-fin.com, belongs to RS Finance Limited (hereinafter referred to as the "Company"). The Company is incorporated under the laws of Saint Vincent and the Grenadines (Business Company No: 27122 BC 2024) with its registered office located at Suite 310, Griffiths Corporate Centre, Beachmont, Kingstown, St. Vincent and the Grenadines.

Objects of the Company
The objects of the Company shall include all lawful activities permitted under the laws of Saint Vincent and the Grenadines, including but not limited to commercial, financial, lending, borrowing, trading, servicing, and participation in other enterprises. The Company is also authorized to provide brokerage and managed account services in currencies, commodities, indices, Contracts for Difference (CFDs), and leveraged financial instruments, subject to all applicable legal and regulatory requirements.

Trading in any investment opportunity that may generate profit requires RS Finance Limited customers to deposit money in their online accounts. Profits may be withdrawn from the online account. Deposits and withdrawals are regulated by this Deposit and Withdrawal Policy as well as the generally applicable Terms and Conditions.

1. Deposits and/or Depositing
You, the Client, must perform all the deposits from a source (e.g. single bank account). In order to begin trading, you should make sure this account is in your country of residence and in your name. To certify that a SWIFT confirmation is authentic, it has to be sent to RS Finance Limited for confirmation of the origin of the money which will be used for trading. If you don't comply with this WD policy, you may be prevented from depositing the money via Bank/Wire Transfer.

An account is considered dormant after 90 consecutive days of no trading, deposits, withdrawals, or login activity. A reminder is sent on the 61st day of CRM inactivity. On the 91st day, all linked MetaTrader accounts are deactivated and access restricted.

A fee of USD 10 (or the account's base currency equivalent) will be deducted every thirty (30) days from each dormant MetaTrader account with available funds until the account is reactivated.

2. Withdrawals and/or Withdrawing
In accordance with general Anti Money-Laundering (AML) rules and regulations, withdrawals must be performed only through the same bank account or credit/debit card 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 processing and handling fees.

Those fees will be deducted from the transferred withdrawn amount. Without derogating the foregoing, RS Finance Limited may execute withdrawals to a different facility than the one used for the deposit, subject to Anti Money-Laundering regulations. Additional information and documents may be required from you, the Client for verification purposes and/or as required from time to time.

3. Refund(s)
In certain exceptional cases, RS Finance Limited may refund payments made by credit/ debit cards or other channels used to deposit the Client account. The funds will be refunded back to the channel or card used to deposit. A refund is not provided in cases where:

1. Client account is suspended due to a violation of our Terms and Conditions and/or Policies;
2. Abuse, misconduct, and misuse of our services by the Client;
3. Losses by Client due to any reason, foreseen or unforeseen;

Processing of refunds may take up to 14 (fourteen) business days.
Requests other than this will be considered as WITHDRAWALS and will fall under "Withdrawals and/or Withdrawing" terms.

Refunds are subjected to processing and handling fees. Those fees will be deducted from the refunded amount. Without derogating the foregoing, RS Finance Limited may execute refunds to a different facility than the one used for the deposit, subject to Anti Money Laundering regulations. Additional information and documents may be required from you, the Client for verification purposes and/or as required from time to time.

4. Deposits and Withdrawals Fees
Here at RS Finance Limited, deposits and withdrawals have no charges and fees, however, in situations where the environment is not within our control, you will be charged a certain fee not by us but by relevant parties such as Banks, E-Wallet companies, and or Payment Channel Providers pertaining to your depositing or withdrawing.

5. Non-Deposited Funds
Funds reflected in a Client's account may include bonuses, incentives, or other amounts not directly deposited by the Client, as well as trading gains derived therefrom ("Non-Deposited Funds" or "NDF"). Unless expressly agreed otherwise, NDF are not eligible for direct withdrawal.

In certain cases, and due to technical requirements, NDF may temporarily appear in the Client's account (for example, to facilitate the closing of positions or to cover an account deficit).

If you wish to withdraw profits generated from NDF, you must first complete trading activity equal to 20% of the NDF amount granted.

For avoidance of doubt, RS Finance Limited establishes a fixed cap for withdrawals from NDF:
- A standard NDF of USD 100 requires 10 lots of trading volume.
- Upon fulfilling this condition, the maximum withdrawal permitted is USD 100, and the minimum withdrawal permitted is USD 50, regardless of the NDF amount granted.

6. Submitting a Withdrawal Request
To initiate a withdrawal, the Client must:

- Submit the withdrawal request directly through the CRM;
- Log in to the trading account via the Company's website, select the withdrawal option, complete the required details, and submit the withdrawal form;
- Ensure that all compliance documents have been duly submitted and approved by the RS Finance Limited compliance officer prior to processing;
- Confirm that the Beneficiary Name matches the registered name on the trading account. Transfers to third parties are strictly prohibited.

Please note: Incomplete, inaccurate, or inconsistent submissions may result in processing delays.

IMPORTANT: THE ACCOUNT HOLDER IS REQUIRED TO MONITOR THE ACCOUNT ON A REGULAR BASIS AND ENSURE THAT AVAILABLE MARGIN EXISTS IN THE ACCOUNT PRIOR TO SUBMITTING THIS REQUEST, AS SUCH WITHDRAWAL MAY HAVE AN IMPACT ON EXISTING OPEN POSITIONS OR TRADING STRATEGY USED.

7. Withdrawal Processing Time

7.1. Withdrawal requests are processed by RS Finance Limited immediately upon submission, provided that the Client's account has no pending compliance issues and that all required information and documentation have been accurately supplied and verified.

7.2. If the withdrawal method is USDT (Tether) or another supported stablecoin, the funds will generally be credited to the Client's designated wallet on the same business day.

7.3. If the withdrawal method is Bank Wire Transfer, funds will typically be credited within one (1) to three (3) business days, depending on the processing times of the Client's chosen bank and any intermediary banks involved.

7.4. The Company assumes no responsibility for delays caused by the Client's financial institution, payment provider, or any third-party service beyond its direct control.

7.5. Additional Charges – Any fees imposed by banks, payment processors, or intermediary institutions (including but not limited to transmission charges, conversion fees, or handling charges) shall be borne solely by the Client.

7.6. While the Company endeavors to ensure the fastest possible processing, no specific timeframe is guaranteed, and Clients are advised to confirm applicable timelines and fees directly with their financial institutions.

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 the amount deposited and the applicable exchange rates. In addition to the exchanged sum deposited, additional credit card fees may apply (as a result, in such cases you may notice discrepancies between the sum of the deposit and the sum charged on your credit card). Customers must accept these slight variations that can occur.