

DEPOSIT & WITHDRAWAL POLICY

VPFX CAPITAL MARKETS LTD

www.vpcapitalmarkets.com



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1. INTRODUCTION

This Deposits and Withdrawals Policy outlines the procedures and conditions that apply to all deposits and withdrawals made to or from your trading account with VPFX Capital Markets Ltd. The policy ensures that all transactions are processed in a timely, secure, and compliant manner.

Note: All deposits and withdrawals must be conducted exclusively through the VPFX Capital Markets Ltd. Client Portal.

Please contact us with any inquiries or concerns regarding our utilization of your personal information.

2. DEPOSITS

Deposit Methods

Deposits can be made via the Client Portal using various methods, including bank transfers, credit/debit cards, and electronic wallets. For the latest list of payment options, fees, processing times, and limitations, please refer to the Deposit section of our website.

Trading Purpose Only

All deposited funds must be used exclusively for trading. Trading accounts cannot be used as general banking facilities. Funds deposited should be utilized for executing trades as per the terms agreed with VPFX Capital Markets Ltd.

Source of Funds

Deposits must originate from accounts registered in the same name as the trading account. Third-party payments are not permitted. For any deposit method (e.g., credit card, bank account, electronic wallets), proof of ownership may be requested to confirm that the funding source belongs to the Client. Failure to comply may result in the rejection of the deposit.

Deposit Confirmation

VPFX Capital Markets Ltd. may request confirmation of funding source ownership before crediting funds. For example, Clients depositing via credit/debit card may be required to provide a scan or photo of the card used, with sensitive information redacted (first 6 and last 3 digits visible).

Processing Times and Fees

Deposits are typically processed within same day or next business days, depending on the payment method. However, delays may occur due to intermediary banks, payment systems, or additional verification requirements. Any fees associated with deposits are the responsibility of the Client unless explicitly stated otherwise by VPFX Capital Markets Ltd. Please note that VPFX Capital Markets Ltd. may cover certain deposit fees, but not fees imposed by banks, intermediary institutions, or other third parties.

Cleared Funds

Only cleared funds will be credited to a client's trading account. Clients are responsible for ensuring their accounts have sufficient funds to cover any margin requirements or ongoing trades. VPFX Capital Markets Ltd. is not liable for any losses resulting from delayed deposits.

Deposit Limits

VPFX Capital Markets Ltd. reserves the right to impose minimum and maximum deposit limits based on account type, geographical location, and other factors. Current limits will be specified in the Client Portal. Any updates or changes to deposit limits will be communicated to Clients via the Portal or by other channels.

3. WITHDRAWALS

Withdrawal Methods

Withdrawals can be made from the VPFX Capital Markets Ltd. Client Portal. Funds can only be withdrawn using the same method and to the same account from which the original deposit was made, in compliance with anti-money laundering (AML) and counter-terrorism financing (CTF) regulations.

Withdrawal Requests

All withdrawal requests must be submitted through the Client Portal. Withdrawal requests will be processed within 24 hours. However, depending on the withdrawal method, it may take 1-5 business days for the funds to be received. Clients will be notified if their withdrawal request requires additional verification or documentation.

Source of Withdrawal

To comply with AML/CTF regulations, withdrawals will only be processed back to the original deposit source. Any requests to withdraw to a different account or payment method may be denied unless the Client can provide sufficient documentation and justification.

Processing Times and Fees

Withdrawals via bank transfer or credit/debit card are generally processed within 1 to 5 business days. VPFX Capital Markets Ltd. does not charge withdrawal fees; however, Clients are responsible for any fees charged by their banks, intermediary institutions, or payment processors. For international wire transfers, additional charges may apply.

Conditions for Withdrawal

VPFX Capital Markets Ltd. reserves the right to delay or deny a withdrawal request if it believes the withdrawal will cause the trading account to fall below the required margin level or result in a negative balance. In addition, requests may be denied if the account is under investigation or involved in a chargeback inquiry.

Withdrawal Limits

VPFX Capital Markets Ltd. may impose withdrawal limits, depending on the withdrawal method, geographical location, and account status. Clients should review the Withdrawal section of the Client Portal for up-to-date information on any withdrawal limits that apply to their account.

4. COMPLIANCE WITH ANTI-MONEY LAUNDERING (AML) AND COUNTER - TERRORISM FINANCING (CTF) REGULATIONS

AML/CTF Policy

VPFX Capital Markets Ltd. is committed to complying with all applicable AML/CTF regulations. To ensure compliance, we may require Clients to provide additional documentation or information, such as the source of funds or proof of identification, before processing any deposit or withdrawal.

Account Ownership Verification

For security and compliance purposes, VPFX Capital Markets Ltd. may request proof of ownership of the Client's funding source at any time. This may include but is not limited to bank statements, credit card scans, or official documentation from financial institutions.

Right to Refuse

VPFX Capital Markets Ltd. reserves the right to refuse any deposit or withdrawal request if it has reasonable grounds to believe that the Client is in violation of AML/CTF laws or other regulatory requirements. Failure to provide the requested documentation may result in the suspension or closure of the Client's trading account.

5. THIRD-PARTY PAYMENTS

No Third-Party Payments

Deposits and withdrawals to or from third-party accounts are strictly prohibited. All funds must be deposited from and withdrawn to accounts registered in the Client's name. In the event that VPFX Capital Markets Ltd. identifies a third-party payment, the Company reserves the right to reverse the payment, cancel transactions, and terminate the Client's account.

Refunds to Source

All withdrawals will be returned to the original source of deposit. For example, if funds were deposited using a credit card, the withdrawal will be processed back to the same credit card. Any request to withdraw to a different account will be subject to additional verification and may be denied.

6. HANDLING OF UNFORESEEN ISSUES

Delays in Processing

While VPFX Capital Markets Ltd. strives to process all deposits and withdrawals promptly, there may be delays beyond our control, including but not limited to issues with payment systems, banks, or intermediary institutions. VPFX Capital Markets Ltd. is not responsible for any losses incurred due to delays in processing, including forced liquidations or missed trading opportunities.

Errors and Reversals

In the event of a payment error or misapplication of funds, VPFX Capital Markets Ltd. reserves the right to reverse the transaction and correct any errors without prior notice. Clients will be notified of any corrections made to their accounts.

7. DISCREPANCIES AND DISPUTES

Reporting Discrepancies

Clients must immediately report any discrepancies related to deposits or withdrawals by contacting VPFX Capital Markets Ltd.' support team. Failure to report issues within a reasonable time may result in delays in resolving the issue.

Resolution of Disputes

VPFX Capital Markets Ltd. will make every effort to resolve disputes related to deposits or withdrawals in a fair and timely manner. Clients may be required to provide additional documentation or information to support their claims. In cases of unresolved disputes, the Company may involve external regulators or authorities.



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