

# DEPOSIT & WITHDRAWAL POLICY

Update Date: Feb 2023

DEPOSIT & WIT

## 1. INTRODUCTION

**Royal Financial Trading (Cy) Ltd** hereinafter referred to as the "Company" or "OneRoyal" is incorporated in the Republic of Cyprus with Certificate of Incorporation No. HE349061. The Company is authorized and regulated by the Cyprus Securities and Exchange Commission ("CySEC"), with license No. 312/16, and operates under the Provision of Investment Services, the Exercise of Investment Activities, the Operation of Regulated Markets and Other Related Matters Law of 2017, Law 87(I)/2017, as subsequently amended from time to time (the "Law"). The Company's head office is located at: 152 Franklin Roosevelt Avenue, Limassol, 3045, Cyprus.

The Company is also operating under CySEC Directive DI87-01 for the Safeguarding of Financial Instruments and Funds belonging to Clients, Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on Markets in financial instruments and amending Directive 2002/92/EC and Directive 2011/61/EU (the "Markets in Financial Instruments Directive 2014/65/EU" or "MiFID II") and amending Directive 2002/92/EC and Directive 2011/61/EU, as last amended by Directive (EU) 2016/1034 of the European Parliament and of the Council, of 23 June 2016 and under Regulation (EU) No 600/2014 of the European Parliament and the Council of 15 May 2014 on markets in financial instruments and amending Regulation (EU) No 648/2012 (the "MiFIR") which was implemented in Cyprus by the Investment Services and Activities and Regulated Markets Law of 2017 (Law 87(I)/2017), which provide for the provision of Investment Services, the exercise of Investment Activities, the operation of Regulated Markets and other related matters (the "Investment Services and Activities and Regulated Markets Law"), as the same may be modified and amended from time to time.

## 2. DEPOSITS TERMS AND CONDITIONS

At OneRoyal, we provide you with a wide range of depositing options for your convenience across many popular global currencies such as USD, EUR, GBP, CHF and PLN.

All monies received from clients are banked and held in a client segregated trust account with Hellenic Bank dealt with in accordance with the CySEC Directive DI187-01 for the Safeguarding of Financial Instruments and Funds belonging to Clients.

- Make sure that the funds being deposited, are from an account/credit card in the same name as your OneRoyal trading account. We do not accept third party payments.
- In the case of a joint account, we can accept funds from an account/credit card from just one of the approved parties on the account.
- Payments to and from international banking institutions may attract transfer fees, including intermediary bank fees, which are independent of OneRoyal. Any such fees will be the responsibility of the client.
- Some deposit methods attract greater transactional fees than others as described in each option.
- There may be unforeseen circumstances whereby deposits times may take longer to hit Clients segregated funds account than what is stated under each deposit option.
- Currency conversion may apply to unavailable currencies, OneRoyal will cover the deposit fees as mentioned under each deposit option on the website and client portal.
- If you are deemed to be abusing or inappropriately depositing (eg. making several deposits without any further trading), then OneRoyal has the right to charge the client any transaction fees occurred with deposits and withdrawals without providing notice.

### 3. WITHDRAWALS TERMS AND CONDITIONS

Funds can only be withdrawn to an account/credit card in the same name as your OneRoyal trading account. We will not action third party transfers.

Payments to and from international payment institutions may attract transfer fees, including intermediary bank fees, which are independent of OneRoyal. Any such fees will be the responsibility of the client.

#### Bank/Wire Transfers

- Are free for Domestic EUR transfers, all other international transfers and currencies will attract transactional fees that are charged by the bank.
- Profits can only be sent via a bank wire.

#### Credit Card Withdrawals

- Any amounts that are withdrawn will only be paid to the same debit/credit card(s).
- Withdrawal amounts in excess of the original deposit amount(s) will only be paid by bank wire or in approved cases EUR cheque.

#### Skrill and Neteller

- Deposits made through online payments such as Skrill and Neteller may take up to a 7-day period to be released to our E-wallet, during which withdrawal times may be longer.

If you are deemed to be abusing or inappropriately depositing (eg. making several deposits without any further trading), then Royal has the right to charge the client any transaction fees occurred with deposits and withdrawals without providing notice.

There may be unforeseen circumstances whereby withdrawal times may be longer.