

DEPOSIT AND WITHDRAWAL POLICY

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 Profits may be withdrawn from the online account.

Deposits and withdrawals are regulated by this policy as well as the generally applicable terms and conditions.

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. In order to certify that a SWIFT confirmation is authentic, it has to be sent to COINSTECH.com 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. If you did not login and traded from your account within six (6) months ("Dormant Account"), your Dormant Account will be subject to a deduction of 10 % each month (the "Dormant Fee").

Withdrawals

According to generally acceptable 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 withdrawals processing and handling fees. Those fees will be deducted from the transferred withdrawn amount. The fees schedule is available on COINSTECH.com

Without derogating of the foregoing, COINSTECH.com 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.

One withdrawal request a month is exempt from processing fees. Any subsequent withdrawals performed within the same month will be subjected to a processing fee of 30 USD, 25 EUR or 20 GBP.

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"). COINSTECH.com may provide bonuses from time to time, which are subject to the Bonus Terms and Conditions Policy. All Bonuses are considered NonDeposited Funds.

Submitting a Withdrawal Request

In order to process your withdrawal request, you must:

- Print the [withdrawal.pdf] form. Client will log in to his account through the website, click on withdrawal, fill up the information and fill up the withdrawal form.
- Sign the printed form.
- Send the form to us via e-mail as a scanned image (JPG, GIF, PNG, non-password protected PDF) to.
- All compliance documentation must have been received and approved by COINSTECH.com's 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.

IMPORTANT: ACCOUNT HOLDER IS REQUIRED TO MONITOR ACCOUNT REGULARLY, 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.

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 COINSTECH.com within 2-5 business days of receipt. In order to avoid any delays please review your information carefully before submitting your request. COINSTECH.com assumes no responsibility for errors or inaccuracies made by the account holder.

Corresponding withdrawals will take 3 to 5 business days to process. COINSTECH.com 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. COINSTECH.com is not involved with and nor has any control over these additional fees. Please check with your financial institution for more information.

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. 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, Euro or GB Pounds ("Base Currencies") 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.