



WITHDRAWAL POLICY

SPECTRA GLOBAL LTD

AN INVESTMENT DEALER (FULL-SERVICE DEALER EXCLUDING UNDERWRITING) LICENCE AND
GLOBAL BUSINESS COMPANY LICENSED BY THE FSC

1. Introduction

Spectra Global Ltd. (the “Company” or “SGL”) holds a Global Business License (“GBL”) issued by the FSC on 29 June 2023 as well as an Investment Dealer (Full-Service Dealer excluding the underwriting) license (the “ID License”) granted by the FSC on 29 June 2023.

The withdrawal conditions provided by the Company to its Clients are amended from time to time. The Clients must read carefully and understand the conditions set out herein before proceeding with their withdrawal request.

2. Acknowledgements

The Client acknowledges that they have read, understood and accepted the Withdrawal conditions as amended and reviewed on a regular and ongoing basis, in addition to any other information and/or policy and/or agreements available on the Company’s website: <https://www.sgfx.com/>

3. Withdrawal Procedure

- 3.1. All withdrawal requests may take up to 48 hrs. All requests received outside of these hours will be processed on the next business day.
- 3.2. The client agrees that **every withdrawal** of funds must be processed using the **same payment method and originating source** (remitter) through which the funds were initially deposited. The client should ensure that their beneficiary bank account is active to receive the funds.
- 3.3. The Company retains the right to **decline a withdrawal request** submitted via a particular payment method and may propose an **alternative method** at its discretion.
- 3.4. If at any point the Company deems the documentation provided by the client for a deposit or withdrawal to be **inadequate or unsatisfactory**, it may **return the funds to the original sender**, using the same method of transfer, **net of any related charges or fees**.
- 3.5. The client acknowledges that in the event the remitting financial institution reverses a transaction for any reason, the Company will immediately reverse the equivalent amount from the client’s trading account using the original payment method. Any fees or charges incurred will be deducted, and the client accepts that this may result in a negative account balance.
- 3.6. All requests related to the trading account must be submitted **through the Company’s Client Portal**: <https://client.sgfx.com>.
- 3.7. If a client’s trading account balance falls below USD 0 remains **inactive for six consecutive months**, the Company reserves the right to impose a **maintenance fee of USD 15** (or the equivalent in another currency) the Company reserves the right to close the account after providing appropriate notice to the client and deducting an applicable fee.
- 3.8. Clients can access information regarding standard deposit and withdrawal processing times via the client portal.

- 3.9.** The Company may request additional documentation or information to verify the legitimacy of any deposit or withdrawal request. If a request is considered potentially fraudulent or invalid, the Company may decline to process it. The client acknowledges that this may result in delays.

Withdrawal requests are typically processed by the Company within 48 hours of submission. Fund posting times depend on the payment method selected as follows:

- Bank wire transfers: 3 to 5 business days

For credit/debit card transactions:

- Minimum amount: USD 50
- Maximum amount: USD 10,000

Fees on withdrawal

- Bank transfer – Approx. USD 100
 - E-wallets – Currently not available.
- 3.10** A rejected withdrawal request may, at SGFX's sole discretion, be considered indicative of abusive or prohibited trading activity. SGFX reserves all rights to investigate such activity, make determinations in the event of a dispute, and take appropriate action, including the deduction or forfeiture of any profits derived from such activity.

4. Dispute Resolution

- Any disputes related to the Withdrawal Policy will be addressed according to the Company's Terms & Conditions.
- All complaints must be in writing and addressed to the Customer Support team of the Company via email at support@sgfx.com