



DEPOSIT & WITHDRAWAL POLICY



A. POLICY OBJECTIVE

This **Deposit & Withdrawal Policy** ("the Policy") outlines the terms and procedures related to deposits and withdrawals for clients of **Kira Markets Limited** ("the Company"). This Policy applies to all clients who have opened a trading account with the Company.

B. POLICY TERMS

B.1 AUTHORIZATION FOR DEPOSITS AND WITHDRAWALS

The **Client** provides consent and authorizes the Company to process deposits and withdrawals from the Client's bank account. This includes, but is not limited to:

- Settlement of **transactions** performed on behalf of the Client.
- Payment of all amounts **due** by the Client to the Company or any other relevant party.

B.2 RIGHT TO WITHDRAW FUNDS

Clients have the right to withdraw funds that are **not being used** for margin requirements (i.e., **Free Margin**) from their account without needing to close the account.

B.3 PAYMENT METHODS AND TIMELINES

- Unless otherwise agreed in writing, all amounts payable by the Company to the Client will be transferred **directly** to the Client's personal bank account.
- Fund transfer requests will be processed by the Company within the **timeframe** specified on the Company's official website.
- The time taken for funds to reflect in the Client's personal bank account will depend on the **Client's bank provider**.

B.4 WITHDRAWAL METHOD AND CONDITIONS

- **Withdrawals** must be made using the **same method** and to the **same account** used by the Client for deposits.
- The Company reserves the right to:
 - **Decline** a withdrawal request via a specific payment method and suggest an alternative.
 - Request **additional documentation** to process the withdrawal
 - Send funds to the Client **only in the currency** in which the deposit was originally made.



- If the Company is not satisfied with the documentation provided by the Client, the Company reserves the right to:
 - **Reverse** the withdrawal transaction.
 - Return the funds to the Client's account, **net of any charges or fees** applied by the Client's bank provider.

B.5 CLIENT PORTAL USAGE

All fund transfers and withdrawal requests must be initiated via the Company's **Client Portal**, located on its official website.

B.6 CLIENT RESPONSIBILITIES

The Client acknowledges that:

- If their bank account is **frozen** for any reason, the Company assumes **no responsibility** for any delays or issues caused.
- They have read and understood any **additional information** provided regarding available payment methods on the Company's Client Portal.

C. REVIEW OF DEPOSIT & WITHDRAWAL POLICY

Kira Markets is committed to continuously improving this Policy. It will be reviewed **regularly** (at least every six months) to ensure its effectiveness and will be updated as needed.

D. MANAGEMENT COMMITMENT

This Deposit & Withdrawal Policy is endorsed by management. **Kira Markets** ensures:

- All employees are aware of this Policy.
- The Policy is accessible to clients for complete transparency.