



PAYMENT TERMS AND CONDITIONS



Effective Date: OC 2025

These Payment Terms and Conditions ("Payment Terms") apply to deposits and withdrawals, associated fees and charges, and prepaid cards. These Payment Terms are supplemental to the General Terms and Conditions governing your relationship with KIRA Financial Brokers LLC ("KIRA", "we", "us", "our").

Capitalized terms not defined herein have the meanings assigned to them in the General Terms and Conditions.

1. Deposits and Withdrawals

1.1 Subject to these Payment Terms and the General Terms and Conditions, you may deposit and withdraw funds to and from your Account. Several payment methods are available, including third-party payment service providers, as detailed on our Client Portal and Website.

1.2 If you owe any amount to KIRA, we reserve the right to withhold and set off such amounts from your deposit or withdrawal requests in accordance with the General Terms and Conditions.

1.3 We endeavor to process deposit and withdrawal requests promptly on a best-effort basis. Processing times may vary due to identity verification, payment provider delays, or technical issues. KIRA is not liable for any resulting delays.

1.4 Deposits and withdrawals may be processed or facilitated by one or more of our affiliates or third-party payment service providers.

1.5 We may apply minimum and maximum limits to deposit or withdrawal transactions. Any requests not in compliance with these limits will be rejected.

1.6 We do not accept:

- Cash deposits;
- Third-party payments (all deposits must originate from an account or payment method registered in your name).

1.7 We may reject any deposit or withdrawal request if:

- We cannot verify your payment details;
- The payment method does not belong to you;
- The request contains incomplete, false, or inaccurate information.

In such cases, funds will be returned to the original source. KIRA is not responsible for any losses resulting from such rejections and reserves the right to pursue legal remedies.

1.8 We apply a return-to-source policy. This means withdrawals will be returned to the original funding method (with priority given to payment cards), unless otherwise required by applicable laws or regulations.



1.9 If you deposit funds using multiple payment methods, withdrawals will be made to the same methods in the original deposit currencies, unless otherwise required. Profits may be withdrawn to a method and currency of your choice, subject to compliance obligations.

1.10 You may withdraw the Free Margin available in your Account. If your Free Margin falls below the requested withdrawal amount during processing, the request may be declined.

1.11 If you wish to withdraw your full Equity, you must close all open positions. Such requests can be submitted via the Client Portal or by email to: customersupport@kirafinancial.com

1.12 If we identify, or are notified of, any actual or suspected:

- Fraud,
- Error,
- Money laundering,
- Terrorist financing, or
- Other suspicious activity

related to a deposit or withdrawal request, we
may:

- Place the request on hold for investigation;
- Reject the request;
- Set-off related charges or amounts owed;
- Terminate your account under the General Terms and Conditions;
- Take any action required by applicable law or our internal policies.

2. Fees and Charges

2.1 Deposits and withdrawals may be subject to fees or charges by:

- Your bank;
- Card issuer or scheme;
- Third-party payment provider;
- Our payment processors;
- KIRA.

These fees may be deducted from your transaction amount or charged separately to your Account.



2.2 Transactions involving currency conversion are subject to an exchange rate and a fixed percentage fee. By proceeding, you accept the quoted rate and applicable fee. Exchange rates are based on prevailing market rates at the time of the transaction. We reserve the right to revise the conversion fee depending on the currency pair or your account base currency.

2.3 If you initiate a deposit using a credit or debit card and subsequently request a chargeback or reversal:

- You will be liable for any related fees imposed by your provider.
- If we suspect dishonest intent, we may place any withdrawal requests on hold pending investigation

If the chargeback is determined to be fraudulent, we may:

- Set-off losses from your Account;
- Terminate your relationship with us;
- Take other action deemed necessary under applicable regulations and our policies.

2. Payment Processing and Turnaround Time

All payments are subject to standard processing times, which may vary depending on the payment method and financial institution involved. For detailed information on our current payment processing turnaround times, please refer to the following page: [View Payment Turnaround Times](#)

We reserve the right to update these timeframes at any time. Continued use of our services constitutes acceptance of any such changes.

Please ensure that you review these Payment Terms periodically, as KIRA may amend them from time to time to reflect changes in regulations or business practices. Any updates will be published on our Website and Client Portal.