



WITHDRAWAL POLICY

SPECTRA GLOBAL LTD

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

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.

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/>

Withdrawal Procedure

All withdrawal requests are processed from Monday to Friday between 9 am to 5 pm UAE Time. All requests received outside of these hours will be processed on the next business day.

- The client accepts that withdrawal of any part of the funds shall be concluded using the same transfer method and the same remitter as the one which the Company originally received the funds from; under such circumstances, the Company shall return the part of the funds requested net of any transfer fees or other charges incurred by the Company.
- The Company reserves the right to decline a withdrawal that the client requested using a specific transfer method and has the right to suggest an alternative.
- If, at any time, the Company is not satisfied with the documentation provided by the client in relation to the withdrawal/ deposit, the Company reserves the right to reverse to the remitter any part of the funds net of any transfer fees or other charges incurred by the Company, using the same transfer method as the one through which it originally received the funds.
- The client accepts that the Institution may reverse any part of the funds, for any reason; as a result, the Company shall immediately reverse the respective amount from the trading account net of any transfer fees or other charges incurred by the Company, using the same transfer method as the one through which it originally received the funds. The client accepts that this may result to a negative balance in the trading account.
- The client accepts that any requests that relate to the administration of the trading account shall be made through the Company Client Portal <https://client.sgfx.com/>
- The Company shall take all reasonable steps to ensure that the client is informed regarding the progress of any requests referred to in the ‘Client Money’ section, specifically in relation to the expected processing time and the need for any, or any further, documentation that if not in place may delay the processing.
- If the client’s trading account is inactive for 6 months, the Company reserves the right to charge an account maintenance fee of USD15 (or currency equivalent) in order to maintain the trading account open.

- If the client's trading account has funds of less than USD15 (or currency equivalent), the Company reserves the right to close the account, after notifying the client accordingly, and charge a relevant fee.
- The client can be informed about the typical processing times of their deposits/withdrawals through the Company's official website and by email.
- The Company reserves the right to request additional information and/or documentation to satisfy itself that the client's request concerning their deposits/withdrawals is legitimate. In addition, the Company reserves the right to reject such a request if it deems that this may not be legitimate. The client accepts that under such circumstances, there may be a delay in processing the request.
- Withdrawals are processed by the Company within 24 hours of request. The funds will be posted to the Client's:
 - a) Bank wire transfers normally take 3 - 5 business days.
 - b) Debit/credit card within one business week.
 - c) E-wallets within 24 to 48 hours.
- Credit Card processor Limits (per transaction):
 - (Minimum: No minimum amount)
 - (Maximum: up to USD 2,000.00)

Dispute

Any dispute arising with or in connection with any of the terms and conditions of the Withdrawal Policy shall be dealt with by the Company as per the Company's Complaint handling policy, which is available on the Company's website.

All complaints must be in writing and addressed to the Customer Support team of the Company via email at support@sgfx.com