

Deposits and Withdrawals policy/ Politica Depunerilor si a Retragerilor de fonduri

TeleTrade-DJ International Consulting Ltd

Bank Wire Transfers:

When depositing by a Bank Transfer, you are required to use only a bank account, which is in your name which should match the name of the trading account exactly. An authentic SWIFT confirmation or Transfer Confirmation, showing the origin of the funds, must be sent to **TeleTrade** if requested. Failure to submit such SWIFT/Confirmation may result in the return of the deposited amount, hence preventing the deposit of such pending amounts to your TeleTrade account.

Any withdrawal of funds, from your **TeleTrade** account to a bank account, can only be refunded to the same bank account that the funds were originally received from or another bank account in which is also in your name in case the bank account used for the deposit is no longer in operation at the time of withdrawal.

Please note that the total processing time for withdrawals to a bank account depends substantially on the currency of the account, as well as location and internal policies & procedures of the recipient's financial institution. Please expect the funds to be credited to your bank account within 2 to 10 business days, depending on the above.

Credit/Debit Cards:

Credit/ Debit card deposits may be performed, according to the credit/ debit card companies' regulations and when a withdrawal is performed returned to the same card from which the funds were deposited.

Transferuri bancare:

Atunci cand faceti un depozit prin intermediul unui Transfer Bancar, sunteti obligat sa folositi un cont bancar deschis pe numele dvs si care ar trebui sa corespunda cu numele contului cu ajutorul caruia efectuati tranzactiile. O confirmare SWIFT autentica sau o confirmare a transferului ce arata originea fondurilor, trebuie sa fie trimisa la **TeleTrade** daca este ceruta. Imposibilitatea de a prezenta o astfel de confirmare/SWIFT poate duce la returnarea sumei depuse, prevenind astfel depunerea unor astfel de sume in asteptare in contul dvs. TeleTrade.

Orice retragere de fonduri din contul dvs **TeleTrade** catre un alt cont poate fi efectuata catre acelasi cont bancar din care fondurile au fost primite initial sau in alt cont bancar deschis pe numele dvs. in cazul in care contul bancar utilizat pentru depozit nu mai este valabil la momentul retragerii.

Timpul de procesare pentru retragerile intr-un cont bancar depinde in mare masura de valuta contului, precum si de locatiile si politicile interne/procedurile institutiei financiare a beneficiarului. De regula, fondurile sunt creditate in contul dvs. bancar in 2 - 10 zile lucratoare, in functie de cele specificate de mai sus.

Carduri de Credit/Debit:

Transferurile de pe cardurile de Credit/Debit pot fi efectuate in conformitate cu reglementarile companiilor de care apartin iar cand o retragere este efectuata, va fi returnata in acelasi cont de card de unde fondurile au fost depozitate initial.

TeleTrade is not able to process withdrawals to a card number from which you didn't deposit before. A withdrawal to a bank account when initial deposits have been performed by credit/debit cards may be executed at **TeleTrade's** discretion. As soon as all previous deposits by card have been withdrawn back to the card used for the deposit, transfer to a bank account may be offered for withdrawal of profits.

Funds should be credited to your account within 3-7 working days (depending on your card provider).

TeleTrade reserves the right to ask you to upload a scanned color copy or photos of both the front and back pages of your card. It is advised that you only leave the 1st and last 4 digits of your card number visible in the image, and cover the CVV number from the back of your credit card. Please note that for cards that don't show cardholder name, **TeleTrade** may require from a Client documental proof of card ownership, such as a confirmation letter or statement by the card's issuer.

The company takes extreme precautions when dealing with security alerts for credit card payments in order to protect our and our clients' financial integrity. For this reason, although we strive to credit our clients' Credit/Debit card deposits as soon as possible, we do not undertake nor promise to be able to ensure such crediting immediately after the depositing, as in some cases additional verification of payments is likely to be required.

Commissions may apply based on some service providers. For current information please refer to your Personal Page.

TeleTrade nu poate procesa retrageri catre un alt numar de card de la care dvs nu ati mai efectuat depozite. Poate fi efectuata la discretia **TeleTrade**, o retragere catre un cont bancar atunci cand depozitele initiale au fost facute cu ajutorul unui card de credit/debit. O data ce toate depozitele anterioare prin card au fost retrase din nou pe cardul utilizat pentru depozit, atunci este posibila efectuarea transferului pe un cont bancar pentru retragerea profitului.

Fondurile vor fi creditate pe contul dvs in decurs de 3-7 zile lucratoare (in functie de banca emitenta a cardului dvs).

TeleTrade isi rezerva dreptul sa va ceara sa incarcati o copie color a cardului dvs, fata - verso. Va recomandam, sa aveti vizibile doar prima si ultimele 4 cifre ale numarului de card si numarul CCV de pe verso sa il aveti acoperit in totalitate. Pentru cardurile care nu indica numele titularului cardului, **TeleTrade** poate solicita unui client dovada documentara a dreptului de proprietate asupra cardului, cum ar fi o scrisoare de confirmare sau o declaratie a emitentului cardului.

Compania ia masuri de precautie extreme atunci cand se ocupa de alerte de securitate pentru platile prin carduri de credit, pentru a proteja integritatea financiara a clientilor nostri. Din acest motiv, straduindu-ne sa creditam conturile de credit/debit cat mai rapid posibil, nu ne angajam totodata si nu promitem ca vom putea asigura astfel de transferuri imediat dupa depunere, deoarece, in unele cazuri, este posibila o verificare suplimentara a platilor.

Exista posibilitatea sa platiti anumite comisioane in functie de banca emitenta. Pentru mai multe informatii va rugam sa accesati Pagina dvs Personală.

In some rare cases if your card does not belong to CFT/OCT programs, by which your card issuer allows withdrawals above the deposited amount, we will not be able to process the transaction. In this case you may withdraw your funds via bank transfer instead.

TeleTrade cannot determine if your card belongs to this program and accepts such transactions until we receive your withdrawal request. You should consult with your card issuer for any further information.

Electronic Payment Methods:

When depositing funds using these facilities, you agree to, and acknowledge being bound by, the regulations and rules of such service, including, but not limited to, fees and other restrictions.

When a withdrawal is requested, this may be performed only via the same payment method clients used when initially depositing to your trading account.

TeleTrade currently offers the following electronic payment options: MONEYBOOKERS/SKRILL, VISA, MASTERCARD, NETELLER. Using these facilities as a means of transferring funds is at the discretion of each client and **TeleTrade** recommends that all policies and procedures regarding transfer, transaction limits, fees, etc. are clearly understood by the client prior to opening an account or using their services.

General

Funds deposit and withdrawal is only available for clients who have been identified and assessed by TeleTrade, and confirmed their contact details. Clients would be required to upload their supporting

Exista unele situatii mai rar intalnite, in care cardul dvs. sa nu faca parte din programele de CFT / OCT, prin care emitentul cardului dvs. sa nu permita retrageri de peste suma depusa, si astfel nu vom putea procesa tranzactia. In acest caz, retragerile de fonduri se pot realiza prin transfer bancar. **TeleTrade** nu poate determina daca cardul dvs. face parte din acest program si daca accepta astfel de tranzactii pana cand vom primi cererea dvs de retragere. Ar trebui sa luati legatura cu emitentul cardului dumneavoastra pentru orice alte informatii suplimentare.

Modalitati electronice de plata:

La operatiunea de depunere de fonduri, prin folosirea acestor facilitati sunteti de acord si luati la cunostinta normele si regulamentele serviciilor incluse, dar care

Atunci cand o retragere este solicitata, acest proces poate fi efectuat doar prin intermediul acelorasi modalitati pe care le-a utilizat clientul in prima instanta in momentul depunerii in contul de tranzactionare.

TeleTrade ofera in prezent urmatoarele optiuni de plata electronice: MONEYBOOKERS/SKRILL, VISA, MASTERCARD, NETELLER. Folosind aceste facilitati ca mijloc de transferare a fondurilor este la latitudinea fiecarui client, iar **TeleTrade** recomanda ca toate procedurile si politicile privind transferurile, limitele de tranzactie, comisiunile, etc sa fie clar intelese de catre client inainte de a deschide un cont sau de a folosi serviciile companiei.

General

Depozitele de fonduri si retrageri sunt disponibile doar pentru clientii care si-au incarcat documente justificative si au un cont de tranzactionare verificat si confirmat de TeleTrade. Clientilor li se va solicita sa-si incarce documentele doveditoare, cum ar fi imaginea din cartea de identitate si dovada

documents, such as Photo ID and Proof of Address, and have their trading account verified, so as to be able to deposit amounts in excess of EUR 2,000 and trade. Until the account verification procedures are completed, we will only be able to accept and hold limited deposits in the aggregate amount of up to EUR 2,000 from a Client's bank accounts with EC/EEC financial institutions, or from Credit/Debit cards issued by such institutions.

Please note that **TeleTrade** will be legally required to return any Client's deposits made into unverified trading accounts in case the verification procedures are not completed within 15 days of the first deposit date, and/or in case such deposits originate from outside of the EC/EEC area.

Upon submitting a withdrawal request you may be required to submit further documentation as may be required from time to time by Anti Money Laundering (AML) regulations, Credit/ Debit Card companies, Electronic Payment providers and **TeleTrade**.

TeleTrade reserves the right to impose withdrawal limits and withdrawal fees in its system.

TeleTrade cannot accommodate withdrawal requests for floating trading profits. A trading position will need to be closed before any profits attributed to it may be withdrawn.

No Third Party Payments are allowed under any circumstances.

This policy protects both us, and our clients against fraud and money laundering as **TeleTrade** only transfers funds back to the source of the original deposit.

de domiciliu, sa-si evalueze contul de tranzactionare, astfel incat sa poata depune sume mai mari de 2.000 EUR și sa tranzactioneze. Pana la finalizarea procedurilor de verificare a contului, vom putea accepta si detine depozite in suma totala de pana la 2.000 EUR din contul bancar al clientului cu institutii financiare CE /CEE sau din carduri de credit/debit emise de astfel de institutii .

In cazul in care procedurile de verificare nu vor fi finalizate in termen de 15 zile de la data primei depuneri si/sau in cazul in care astfel de depozite provin din afara EC/CEE, compania **TeleTrade** va fi obligata din punct de vedere legal de a returna depozitele Clientului efectuate in conturi de tranzactionare neverificate.

Dupa o solicitare de retragere, vi se poate solicita sa prezentati alte documente care ar putea fi cerute dupa caz de Regulamentele privind spalarea banilor (AML), de companiile demitatoare de carduri de credit/debit, de furnizorii de plati electronice si de **TeleTrade**.

TeleTrade isi rezervă dreptul de a impune limite si comisioane de retragere.

Compania **TeleTrade** nu poate accepta solicitari de retragere pentru profiturile de tranzactionare flotante. O tranzactie va trebui inchisa inainte ca orice profit atribuit acesteia sa poata fi retras.

Nu se admit in nici un caz plati din partea tertelor persoane.

Aceasta politica protejeaza atat compania cat si clientii sai impotriva fraudei si spalarii banilor atat timp cat **TeleTrade** returneaza fondurile catre sursa depozitului initial. **TeleTrade**, la discretia sa, poate executa

TeleTrade, at its sole discretion, may execute withdrawals to a facility other than the facility used for the original deposit.

TeleTrade reserves the right to require the client withdrawal method on the **TeleTrade's** discretion.

Clients shall request, under all circumstances, to withdraw funds from their trading accounts in the currency in which the deposit was originally made. Should the deposit currency differ from the transfer currency, the transfer amount will be converted by **TeleTrade** into the transfer currency.

retrageri catre o alta facilitate decat cea folosita la depunerea initiala.

TeleTrade isi rezerva dreptul de a cere clientului metoda de retragere, la propria sa discretie.

Clientii vor cere, in toate circumstantele, retragerea fondurilor din conturile de tranzactionare in moneda/valuta in care depozitul a fost facut initial. In cazul in care la retragere moneda/valuta difera de cea in care a fost efectuat depozitul, suma transferata va fi convertita de **TeleTrade** in moneda/valuta in care se face transferul.