



Payment Terms and Conditions

EQUITI BROKERAGE (SEYCHELLES) LIMITED

AUTHORISED AND REGULATED BY THE FINANCIAL
SERVICES AUTHORITY OF SEYCHELLES

March 2021

1. You can fund your Equiti account at any time online via our Client Portal (<https://portal.equiticlients.com/>). You can use a vast selection of online methods which are constantly expanding, details of which can be found on our Website. In addition to these online payment methods, you can also make a bank transfer directly from your bank account to ours, details of which can also be found on our Client Portal.
2. For available alternative payment methods please review the Website for expected transaction timeframes required for the funds to be valued, transaction and daily limits, charges associated and accepted currencies.
3. You can request a payment from your account at any time. These requests are processed daily by our Back-Office department. All monies returned will be paid back to the source from where the monies originated. In the event that Equiti are unable to do this, then we will have to return the funds directly to your bank account. This will be done in line with our strict anti-money laundering procedures and may include you having to provide additional identification and proof of the bank account belonging to you. All withdrawal requests received on a business day before 3pm (Jordan time) will be processed where possible on the same day. Any requests received after this time will be processed on a best endeavors basis.
4. Card deposits are most common and therefore will be the first method used to withdraw monies back, should multiple deposit sources be used. Withdrawals will be made until all card deposits are exhausted, except in the case of deposits made over 180 days ago.
5. Several payment methods may require you to observe and approve that you accept the legal 'Payments Terms and Conditions' document in order to progress to the payment solution.
6. Despite the fact that e-commerce deposits via the Client Portal are automated, an immediate booking cannot be guaranteed. It is always therefore your responsibility to monitor your transactions, which constitutes tracking the status of your account and ensuring that sufficient funds are available in your account in time to maintain your open positions. The client shall bear any liability toward losses and damages resulting from a delayed booking. Should a delay occur during the booking, please inform us immediately and, if such a case occurs, we will attempt to respond with leniency.
7. Once funds have been deposited into your account, you can place trades utilising these funds. If you wish to place an additional trade but have insufficient margin to do this, you must deposit more funds into your account first.
8. We may pass on any costs associated with taking deposits from you. These may be in the form of a percentage commission, or any subsequent costs charged by the debit/credit card company, payment service provider, bank or APM (Alternative Payment Provider). Please check commissions/ charges with your bank/provider.
9. We may pass on any costs that may be associated with transferring/ withdrawing money back to your bank, credit/debit card or e-wallet provider, from your Equiti wallet/account.
10. At any time, you may request all unutilized funds on your account to be repaid to you. If, from the time of your request to the time that we process the request, the value of any open positions has moved such that you no longer have the amount requested available, then this will not be possible. We also reserve the right to withhold any payment if we feel that it may be required to meet future short-term payments.
11. Equiti does not accept or make a third-party payment (including to or from any of your family members), unless, at its absolute discretion, it has agreed to do so in strict adherence to anti-

money laundering law, its regulations and instructions.

12. To protect you and Equiti from fraud we may request additional information such as proof of identity, or proof of deposit from you before any deposit/withdrawal can be made and/or approved.
13. The minimum amount for a withdrawal request is shown on our website (<https://www.equiti.com/support/deposits-withdrawals/>), unless you are requesting your full balance. If this is the case, please ensure all open positions are closed and email backoffice.sey@equiti.com to request your remaining funds.
14. If, when your request is processed, you do not have sufficient funds available for withdrawal then the request will be cancelled.
15. In the event of the account holder's death, then an attempt will be made to contact the account holder's estate or heirs. All reasonable steps will be taken, where possible, to locate the legal title holder of the account.
16. Equiti is not responsible for any card payment cancellations you make with your card provider/bank. You would need to withdraw funds from your account and not request a refund or transaction cancellation.
17. You are responsible for the access to your personal account and any deposits/withdrawals made regardless of the source. You are therefore, also responsible for any chargebacks on this account and liable for any payment Equiti might have to make in regards to any chargeback.
18. Equiti accepts no liability if a client is unable to deposit funds due to technical issues and clients should always make sure they have excess funds in their account to allow for any adverse move in financial markets.