

# NobleFXM

## Deposits Policy

Effective Date: [TO BE CONFIRMED]

Version: DRAFT v1

Classification: Confidential

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NobleFXM, Ltd  
Saint Lucia International Business Company (IBC)  
Registration No. 2026-00159  
Ground Floor, The Sotheby Building, Rodney Bay, Gros-Islet, Saint Lucia

## DEPOSITS POLICY

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### 1. INTRODUCTION

This Deposits Policy ("Policy") sets out the terms and conditions governing the deposit of funds into trading accounts held with NobleFXM, Ltd ("the Company"), a Saint Lucia International Business Company (IBC) with registration number 2026-00159. This Policy should be read in conjunction with the Company's Agreement to Open an Account, Anti-Money Laundering Policy, and Withdrawal Policy.

### 2. ACCEPTED DEPOSIT METHODS

The Company accepts deposits through the following methods:

- Credit/debit card — Visa, Mastercard [SPECIFY: any other card networks accepted]
- Bank wire transfer — domestic and international
- Cryptocurrency — [SPECIFY: supported cryptocurrencies, e.g., Bitcoin (BTC), Tether (USDT), Ethereum (ETH)]
- E-wallet services — [SPECIFY: supported providers, e.g., Skrill, Neteller, if applicable]

Available deposit methods may vary by jurisdiction. The Company reserves the right to add or remove deposit methods at any time without prior notice.

[COUNSEL TO REVIEW: Confirm the list of available deposit methods and any regulatory restrictions on accepting deposits via specific methods (e.g., cryptocurrency deposits in certain jurisdictions).]

### 3. MINIMUM DEPOSIT AMOUNTS

The following minimum deposit amounts apply, based on account type:

- 100% Deposit Bonus Account: \$10
- STP Standard Account: \$100
- ECN Raw Spread Account: \$500

Minimum deposit amounts by method:

- Credit/debit card: [SPECIFY: e.g., \$10]
- Bank wire transfer: [SPECIFY: e.g., \$100]
- Cryptocurrency: [SPECIFY: e.g., \$10 equivalent]
- E-wallet: [SPECIFY: e.g., \$10]

The Company reserves the right to adjust minimum deposit amounts at any time. Current minimums are published on the Company's website.

### 4. PROCESSING TIMES

4.1 Deposits are typically processed within the following timeframes:

- Credit/debit card: Instant to [SPECIFY: e.g., 30 minutes]
- Bank wire transfer: [SPECIFY: e.g., 1-5 Business Days, depending on the originating bank and jurisdiction]
- Cryptocurrency: [SPECIFY: e.g., after required network confirmations, typically 10-60 minutes depending on the blockchain]
- E-wallet: [SPECIFY: e.g., instant to 24 hours]

4.2 Processing times are indicative and may vary due to factors beyond the Company's control, including banking delays, payment processor processing times, and blockchain congestion.

4.3 Deposits received outside of business hours, on weekends, or on public holidays may not be processed until the next Business Day.

### 5. NAME-MATCH REQUIREMENT

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5.1 All deposits must originate from an account, card, or payment method registered in the Client's name as recorded in the Company's KYC records. The name on the payment source must match the name on the trading account.

5.2 Third-party deposits (deposits from accounts, cards, or wallets not belonging to the account holder) are strictly prohibited. This requirement is enforced in compliance with Anti-Money Laundering regulations.

5.3 If the Company identifies a deposit from a source that does not match the Client's name, the deposit may be returned to the originating account, and the Client's trading account may be restricted pending investigation.

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## 6. DEPOSIT VERIFICATION

6.1 The Company may request verification documentation for deposits, including:

- A photograph or scan of the front of the credit/debit card used (showing the last four digits, cardholder name, and expiry date; the full card number and CVV must be obscured)
- A bank statement or transaction confirmation for wire transfers, showing the Client's name and the transaction details
- A screenshot or transaction receipt for cryptocurrency or e-wallet deposits

6.2 Verification may be required before the deposited funds are credited to the Client's trading account or before withdrawals are permitted.

6.3 The Company reserves the right to request additional documentation for large deposits or deposits from high-risk sources, consistent with the Company's Anti-Money Laundering Policy and KYC Verification Policy.

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## 7. FEE STRUCTURE

7.1 The Company's deposit fee structure is as follows:

- Credit/debit card: [SPECIFY: e.g., no fee charged by the Company, or X% processing fee]
- Bank wire transfer: [SPECIFY: e.g., no fee, or incoming wire fee of \$X. Note: the Client's sending bank and intermediary banks may charge their own fees]
- Cryptocurrency: [SPECIFY: e.g., no fee charged by the Company. Blockchain network fees are borne by the Client]
- E-wallet: [SPECIFY: e.g., no fee, or X% processing fee]

7.2 Fees charged by the Client's bank, card issuer, payment provider, or intermediary institution are borne by the Client and are outside the Company's control.

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## 8. CURRENCY OPTIONS

8.1 The Company supports trading accounts denominated in the following base currencies: [SPECIFY: e.g., USD, EUR, GBP].

8.2 If a deposit is made in a currency different from the Client's account base currency, the Company will convert the deposit at the prevailing exchange rate. A currency conversion fee of [SPECIFY: e.g., 0.5%] may apply.

8.3 Exchange rates used for currency conversion are indicative and may differ from rates offered by other providers.

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## 9. FAILED AND RETURNED DEPOSITS

9.1 If a deposit fails (e.g., due to insufficient funds, incorrect payment details, or a decline by the payment provider), the Client will be notified. No funds will be credited to the Client's trading account for failed deposits.

9.2 If funds are received by the Company but cannot be credited due to verification issues, name

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mismatch, or other compliance concerns, the Company will return the funds to the originating account. The Company is not responsible for any fees charged by the Client's bank or payment provider in connection with returned deposits.

9.3 The Company reserves the right to charge a processing fee for returned deposits where the return is necessitated by the Client's failure to comply with this Policy.

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## 10. DEPOSIT LIMITS

10.1 The Company may impose maximum deposit limits per transaction, per day, or per month, based on the Client's account type, verification status, and risk profile.

- Unverified accounts: Maximum total deposits of [SPECIFY: e.g., \$2,000] until KYC verification is completed
- Verified accounts: [SPECIFY: e.g., no deposit limit, or specific limits per method]

10.2 The Company may request additional source-of-funds documentation for cumulative deposits exceeding [SPECIFY: e.g., \$10,000 or equivalent].

10.3 Deposit limits may be adjusted at the Company's discretion and in response to regulatory requirements.

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## 11. BONUS APPLICATION ON DEPOSIT

11.1 If the Client holds a Deposit Bonus Account, a bonus may be automatically applied to qualifying deposits in accordance with the Company's Deposit Bonus Terms and Conditions.

11.2 Clients who do not wish to receive a deposit bonus should contact [support@noblefxm.com](mailto:support@noblefxm.com) before making a deposit, or may opt out through the Client Area if the option is available.

11.3 Once a bonus is credited, it is subject to the Deposit Bonus Terms and Conditions, including trading volume requirements and withdrawal interaction rules.

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## 12. CHARGEBACKS AND PAYMENT DISPUTES

12.1 Initiating a chargeback or payment dispute after funds have been deposited and used for trading constitutes a breach of the Company's Agreement to Open an Account and Anti-Fraud Policy.

12.2 If a chargeback is initiated, the Company may:

- Immediately freeze the Client's account(s)
- Deduct the disputed amount from the Client's account balance
- Suspend withdrawal processing
- Initiate an investigation in accordance with the Anti-Fraud Policy
- Report the matter to law enforcement if fraud is suspected

12.3 Clients who believe there is a legitimate error in a deposit transaction should contact the Company at [support@noblefxm.com](mailto:support@noblefxm.com) before initiating a chargeback.

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## 13. POLICY CHANGES

The Company reserves the right to amend this Policy at any time. Material changes will be communicated to clients via email or through the Company's website.

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## 14. CONTACT

For questions about deposits or this Policy, please contact the Company at [support@noblefxm.com](mailto:support@noblefxm.com).