

NobleFXM

Withdrawal 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

WITHDRAWAL POLICY

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1. INTRODUCTION

This Withdrawal Policy ("Policy") sets out the terms and conditions governing the withdrawal of funds from 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 Deposits Policy.

2. ELIGIBILITY FOR WITHDRAWALS

To submit a withdrawal request, the Client must:

- Have a fully verified (KYC-approved) trading account with the Company
- Have completed all required identity and address verification as set out in the Company's KYC Verification Policy
- Have sufficient available (withdrawable) funds in the account, after accounting for margin requirements on open positions, pending orders, and any non-withdrawable bonus amounts

Withdrawals are not permitted from accounts that are unverified, suspended, frozen, or under investigation.

3. WITHDRAWAL METHODS

3.1 The Company processes withdrawals using the following methods:

- Bank wire transfer
- Credit/debit card refund (Visa, Mastercard)
- Cryptocurrency transfer [SPECIFY: supported cryptocurrencies, e.g., Bitcoin, USDT]
- E-wallet services [SPECIFY: supported providers, e.g., Skrill, Neteller, if applicable]

3.2 Withdrawal methods may vary by jurisdiction and are subject to availability. The Company may add or remove withdrawal methods at any time.

[COUNSEL TO REVIEW: Confirm the list of available withdrawal methods and any regulatory restrictions on specific methods.]

4. SOURCE OF FUNDS — WITHDRAWAL TO ORIGINAL DEPOSIT METHOD

4.1 In compliance with Anti-Money Laundering regulations, the Company requires that withdrawal funds be returned to the original source of deposit wherever possible. This means:

- If you deposited by credit/debit card, the equivalent amount must be refunded to the same card before alternative withdrawal methods are used
- If you deposited by bank wire, the withdrawal will be processed to the same bank account
- If you deposited by cryptocurrency, the withdrawal will be sent to a wallet address verified in your name
- If you deposited by e-wallet, the withdrawal will be returned to the same e-wallet account

4.2 Profits exceeding the deposited amount may be withdrawn via bank wire transfer or another method approved by the Company.

4.3 Where the original deposit method is no longer available (e.g., expired credit card, closed bank account), the Client must provide documentary evidence and the Company will agree an alternative withdrawal method.

5. PROCESSING TIMEFRAMES

5.1 The Company aims to process withdrawal requests within the following timeframes from the date the request is approved:

- Bank wire transfer: [SPECIFY: e.g., 3-5 Business Days]
- Credit/debit card refund: [SPECIFY: e.g., 3-7 Business Days, depending on the card issuer]

WITHDRAWAL POLICY

Effective Date: [TO BE CONFIRMED]

- Cryptocurrency: [SPECIFY: e.g., 1-2 Business Days, subject to blockchain confirmation times]
- E-wallet: [SPECIFY: e.g., 1-2 Business Days]

5.2 Processing times are indicative and may vary depending on the payment provider, receiving institution, or external factors beyond the Company's control. The Company is not responsible for delays caused by third-party payment processors or banking institutions.

5.3 Withdrawal requests submitted on weekends, public holidays, or outside of business hours will be processed on the next available Business Day.

6. MINIMUM WITHDRAWAL AMOUNTS

The following minimum withdrawal amounts apply:

- Bank wire transfer: [SPECIFY: e.g., \$100]
- Credit/debit card refund: [SPECIFY: e.g., \$10]
- Cryptocurrency: [SPECIFY: e.g., \$50]
- E-wallet: [SPECIFY: e.g., \$10]

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

7. WITHDRAWAL FEES

[SPECIFY: State the Company's fee structure for withdrawals. Options include:]

- The Company does not charge withdrawal fees for [SPECIFY: first X withdrawals per month / withdrawals above \$X / specific methods]
- Bank wire transfer fee: [SPECIFY: e.g., \$25 per transaction, or waived for withdrawals above \$500]
- Credit/debit card refund fee: [SPECIFY: e.g., no fee]
- Cryptocurrency withdrawal fee: [SPECIFY: e.g., network fee passed through at cost]
- E-wallet withdrawal fee: [SPECIFY: e.g., 1% or no fee]

Additional fees may be charged by the Client's receiving bank, payment provider, or intermediary institution. Such fees are borne by the Client and are beyond the Company's control.

8. CURRENCY CONVERSION

If the withdrawal is processed in a currency different from the Client's account base currency, the Company will apply a currency conversion at the prevailing exchange rate. A currency conversion fee of [SPECIFY: e.g., 0.5%] may be applied. Exchange rates are indicative and may differ from rates available through other providers.

9. VERIFICATION REQUIREMENTS

9.1 Before the first withdrawal from a Client's account, the Company will verify that the Client's KYC documentation is complete and current. If documentation is missing or expired, the withdrawal will be held until satisfactory documentation is provided.

9.2 The Company may request additional documentation to verify the withdrawal request, including:

- Proof of ownership of the withdrawal destination (e.g., bank statement showing the Client's name, card photograph, or wallet verification)
- Updated proof of address if more than [SPECIFY: e.g., 6 months] have elapsed since the last address verification
- A signed withdrawal request form for withdrawals above [SPECIFY: e.g., \$10,000]

10. COMPANY'S RIGHT TO DELAY OR REFUSE WITHDRAWALS

WITHDRAWAL POLICY

Effective Date: [TO BE CONFIRMED]

The Company reserves the right to delay or refuse a withdrawal request in the following circumstances:

- The Client's identity or address verification is incomplete or under review
- The Company suspects fraudulent, illegal, or abusive activity in connection with the Client's account (see the Company's Anti-Fraud Policy)
- The Company has received a chargeback notification or payment dispute relating to the Client's deposits
- The withdrawal would result in the Client's account equity falling below the margin required to support open positions
- The withdrawal request does not comply with the source-of-funds requirement
- The Company is required to freeze or withhold funds pursuant to a legal, regulatory, or law enforcement order
- The Client has outstanding fees, charges, or liabilities owed to the Company

Where a withdrawal is delayed, the Company will endeavour to notify the Client of the reason and the expected resolution timeframe, subject to any legal restrictions on disclosure.

11. PARTIAL WITHDRAWALS AND OPEN POSITIONS

11.1 Clients may submit partial withdrawal requests. However, the withdrawal amount must not cause the Client's free margin to fall below zero or below the required margin for open positions.

11.2 If a withdrawal request would result in insufficient margin for open positions, the Client will be notified and may need to close some positions before the withdrawal can be processed, or reduce the withdrawal amount.

11.3 Bonus amounts are not included in the withdrawable balance. Withdrawing deposited funds may result in proportional removal of bonus amounts as described in the Company's Deposit Bonus Terms and Conditions.

12. THIRD-PARTY WITHDRAWALS

The Company does not process withdrawals to accounts, cards, wallets, or payment methods that are not in the Client's name. All withdrawals must be directed to accounts owned by the Client. This requirement is enforced in compliance with Anti-Money Laundering regulations.

13. REJECTION OF WITHDRAWAL REQUESTS

If a withdrawal request is rejected, the Client will be notified of the reason (unless disclosure is restricted by law).

Common reasons for rejection include:

- Insufficient available funds
- Incomplete KYC verification
- Withdrawal to a third-party payment method
- Violation of source-of-funds requirements
- Account under investigation

The Client may resubmit a corrected withdrawal request after addressing the reason for rejection.

14. ACCOUNT CLOSURE WITHDRAWALS

Upon account closure, the Company will return all available funds to the Client via the original deposit method or an agreed alternative. The Company may deduct any outstanding fees, charges, or liabilities before returning funds. Account closure withdrawals are subject to the same verification and AML requirements as standard withdrawals.

15. POLICY CHANGES

WITHDRAWAL POLICY

Effective Date: [TO BE CONFIRMED]

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. Continued use of the Company's services constitutes acceptance of the updated Policy.

16. CONTACT

For questions about withdrawals or this Policy, please contact the Company at support@noblefxm.com.

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