JFD GROUP LTD

(Regulated by the Cyprus Securities & Exchange Commission with registration number 150/11)

DEPOSITS AND WITHDRAWLS POLICY

OCTOBER 2026

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1. INTRODUCTION

This Deposit and Withdrawal Policy explain the terms, conditions, and procedures applicable to all client funds transactions at JFD Group Ltd ("JFD Europe" or "the Company"). It is designed to ensure transparency, regulatory compliance, and client protection in accordance with applicable laws and regulations.

2. ACCEPTED PAYMENT METHODS

Clients may fund their trading accounts and withdraw funds using the following payment methods, subject to availability based on their country of residence:

- Bank Wire Transfers (including SEPA and SWIFT)
- Online Payment Processors: Nuvei (Payabl., SOFORT), Skrill, Neteller
- Credit and Debit Cards (via Nuvei or Payabl. or other providers, where applicable)

The Company reserves the right to add or remove payment methods at its discretion.

3. MINIMUN DEPOSIT AND WITHDRAWAL AMOUNTS

- Minimum Initial Deposit: USD 500 (or equivalent in EUR, GBP, CHF).
- Minimum Withdrawal Amount: EUR/USD 5 or equivalent, depending on the method used.

4. CLIENT VERIFICATION AND COMPLIANCE

In compliance with Anti-Money Laundering (AML) regulations and KYC procedures, JFD Europe requires clients to provide adequate identification and verification documentation prior to processing any deposit or withdrawal. Required documents may include:

- Government-issued photo ID (passport, ID card).
- Proof of residential address (recent utility bill, bank statement).
- Proof of ownership of the payment method (e.g., copy of credit card, e-wallet screenshot).
- Documentation evidencing source of funds (if requested).

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5. DEPOSIT PROCEDURES AND RPOCESSING TIME

Deposits made via online payment processors (cards, e-wallets) are credited to client accounts within 24 hours on business days.

Deposits made by bank wire transfer typically take 1 to 5 business days, depending on the banking institutions involved.

The Company does not charge any internal fees for deposits; however, third-party fees may apply and are borne by the client.

6. WITHDRAWAL PROCEDURES AND PROCESSING TIMES

Withdrawal requests must be submitted through the Client Portal and are processed in accordance with regulatory requirements and internal compliance checks.

Withdrawals are normally processed within 1 business day, with actual receipt depending on the withdrawal method.

The Company reserves the right to delay or reject withdrawal requests pending additional verification or if suspicious activity is detected.

7. FEES AND CHARGES

No internal fees; third-party fees may apply for deposits. For withdrawals third-party fees apply.

8. REFUND AND RETURN POLICY

All withdrawals and refunds are returned strictly to the **original source of the deposit** to comply with AML regulations.

For clients who used multiple funding methods, refunds will first be made to the online payment method up to the deposited amount, then remaining balances will be returned via bank wire transfer.

The Company does not process cash refunds or third-party refunds.

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9. PROHIBITION OF THIRD-PARTY PAYMENTS

Deposits and withdrawals must be made using accounts or payment methods registered in the name of the client. Third-party payments are **strictly prohibited**.

10. SUSPICIOUS ACTIVITY AND FRAUD PREVENTION

The Company reserves the right to:

- Delay or refuse transactions suspected to involve fraud, money laundering, or other illicit activities.
- Request additional documentation or information at any time during the deposit or withdrawal process.
- Report suspicious activities to relevant authorities as required by law.

11. POLICY CHANGES

The Company reserves the right to amend this policy at any time. Clients will be notified of significant changes via email or by updates published on the Company website.

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

For questions or assistance regarding deposits or withdrawals, clients may contact the Company's Customer Support at support@jfdeurope.com.

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