



PAYMENT POLICY

Streams Financial Services Ltd
License Number 376/19

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Approved by: Board of Directors

Last Review Date: March 2021

Version: 1.1

DEPOSITS

- The Client may deposit funds into the Client Account in EUR or USD, at any time during the course of the Agreement with the Company.
- Deposits will be accepted by bank transfer, E-wallet, debit / credit card or any other method of electronic money transfer (where the originator is the Client) acceptable by the Company from time to time.
- The minimum amount allowed for initial deposits is 500 EUR/USD.
- The Company applies a number of online fraud protection measures for deposits with cards, which include maximum amount permitted for deposit in single deposit of 15 000 EUR/USD and maximum sum of deposits of 50 000 EUR/USD on one Card in 24 hours.
- The Company reserves the right to investigate with applicable authority any suspected illegal and fraudulent activity with cards used by the Client relating to the services of the Company.
- The Company reserves the right not to accept card deposits from the Client, hence in such cases only bank transfer will be acceptable.
- The Company shall credit the Client Account within one Business Day after the amount is cleared in the bank account of the Company with the relevant amount. The relevant amount will be net of any transfer fees or other charges incurred by the Company that are imposed by the Institution (or intermediary involved in the process) that holds the Funds.
- The Company reserves the right to charge a company service fee of 2.75% for card deposits and 4% for E-wallets.
- The Company will not accept third party or anonymous payments of funds in the Client Account. The client accepts that the Funds shall be deposited in his/her trading account only if the Company is satisfied that the sender of the Funds is the client. If the Company is not satisfied as to the above then the Company has the right to reject the Funds and return them to the remitter net of any transfer fees or other charges incurred by the Company, using the same payment method as the one through which it originally received the Funds.
- The Company can accept the following Debit and Credit Cards:
 - o Visa
 - o MasterCard
 - o Maestro
- Bank Wire Transfer, the Company's bank accounts are as follows:

BANK DETAILS:

EUR Account:

Bank name: Hellenic Bank Ltd

Beneficiary: Streams Financial Services Ltd

IBAN number: CY 5700 5002 9000 0290 0187 9315 01

Account number: 2900187931501

SWIFT: HEBACY2N

USD Account:

Bank name: Hellenic Bank Ltd

Beneficiary: Streams Financial Services Ltd

IBAN number: CY 3000 5002 9000 0290 0787 9315 01

Payment Policy



Account number: 2900787931501

SWIFT: HEBACY2N

EUR Account:

Bank name: Astro Bank Ltd

Beneficiary: Streams Financial Services Ltd

IBAN number: CY 6000 8001 7000 0000 0002 4514 05

Account number: 2451405

SWIFT: PIRBCY2N

USD Account:

Bank name: Astro Bank Ltd

Beneficiary: Streams Financial Services Ltd

IBAN number: CY 2200 8001 7000 0000 0002 4514 10

Account number: 2451410

SWIFT: PIRBCY2N

1. WITHDRAWALS

- To withdraw funds from his/her account, the Client shall submit a withdrawal request from his/her personal profile or send from his/her registered and verified email address. In order to fill in the withdrawal request properly, the Client shall choose one of the previously used payment methods shown in the list and specify all the necessary details.
- The Company does not charge its clients any amount on funds withdrawal.
- The minimum withdrawal request by wire transfer is 5 EUR/USD.
- Withdrawal request will be proceeded only if the Client has sufficient available funds. The Client should verify the availability of margin and close the positions on his/her account for withdrawal without the risk of closing open positions. In case of partial withdrawal of funds, there is no need to close open positions, but the withdrawal amount should not exceed the free margin. If the withdrawal is rejected, the Client may re-enter the withdrawal request once there are enough available funds. The Company takes no responsibility for a margin call or stop-out on the client's account due to insufficient margin.
- After the Client submits a withdrawal request, such request will be assigned as a "Pending" status and the funds subject to the withdrawal request will be held in the Client's account until processing. After the withdrawal request is assigned a "Approved" status, the requested funds will be transferred to the payment method.
- Withdrawal requests are processed by the financial department of the Company one-at-a-time. The process time of the client's request to withdraw funds is on the same day within working hours that the request to withdraw funds was made, or the next working day if the client's request is received outside of normal working hours. The Company reserves the right to increase the processing time and/or cancel withdrawal requests submitted by its clients. This right is exercised inter alia in circumstances where the Company determines based on available information that the funds subject to withdrawal request are connected with activities by the client in breach of its contractual obligations and/or applicable law. If a withdrawal request has

been cancelled by the Company, the Client will be informed accordingly by the Company and it is the Client's responsibility to create a new withdrawal request.

- The Company reserves the right to the verification process after receiving withdrawal request, the fund will not be sent back to an unverified source, including card or bank account.
- The Client has the right to withdraw funds only to the payment method that was used to deposit funds to his/her account. In case where it is technically impossible to withdraw funds to the payment method that was used to deposit funds, the payment method shall be chosen by the Company according to the Client's wishes. In such case, the payment details shall meet the conditions specified by the Client in his/her personal info.
- The Client is fully responsible for the information he/she provides to the Company through the withdrawal request.
- If the Client uses a credit/debit card for making deposits, withdrawals shall be made to this card in the amounts not exceeding the amount deposited within 90 (ninety) calendar days from the last deposit. In case the 90 days period lapses or amount exceeds the amount deposited, the Client shall need to provide banking detail, in order for the Company to be able to send the funds back to the Client's bank account.

In cases of an attempt to execute transactions which Streams Financial Services Ltd suspects that are related to money laundering or other criminal activity, it will proceed in accordance with the applicable law and report suspicious activity to regulating authority.

Streams Financial Services Ltd reserves the right to suspend any client's operation, which can be regarded as illegal or may be related to money laundering in the opinion of the staff. Streams Financial Services Ltd has complete discretion to temporarily block the suspicious client account.

Any translation of the English version of this Agreement is provided for convenience only and only the English version shall be legally binding.