



DEPOSIT & WITHDRAWAL POLICY

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Information: Trading in any investment opportunity that may generate profit requires World Quest's customers to deposit money in their online accounts. Profits may be withdrawn from the online account. Deposits and withdrawals are regulated by this Deposit and Withdrawal Policy as well as the generally applicable Terms and Conditions.

1. Deposits

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1.1 Deposit Account Verification

All client deposits must be sourced from a single, verifiable account (e.g., a bank account) registered in the client's name and located within the client's country of residence. Verification of this account is required through the submission of a SWIFT confirmation to World Quest, confirming the origin of funds intended for trading.

Failure to comply with these deposit and verification requirements may result in limitations on the client's ability to deposit funds via Bank/Wire Transfer.

1.2 Dormant Account Policy

In the event a client does not access the Client Relationship Management (CRM) system for a period of 60 consecutive days, an initial reminder will be issued via email on the 61st day. No additional reminders will be provided until the 90th day of inactivity, at which point the account will be designated as a "dormant account."

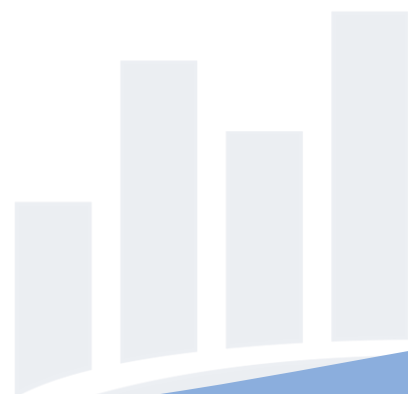
On the 91st day of inactivity, all MetaTrader (MT) accounts linked to the dormant account will be deactivated, and login access will be restricted.

A monthly maintenance fee of \$10 will be deducted from each associated MT account every 30 days. This deduction will continue until the account balance reaches zero. No further deductions will be made once the account balance is depleted, and the account will not incur a negative balance.

1.3 Maintenance Fees and IB Accounts

Introducing Broker (IB) MT accounts will operate solely as trading accounts, and the same maintenance fee policy as outlined for client MT accounts will apply.

For accounts with open positions, the \$10 maintenance fee will continue to be deducted until the account balance is exhausted. Any open trading positions will be automatically liquidated if the account balance reaches zero, based on the applicable margin requirements.



1.4 Currency and Fee Adjustments

For accounts where the base currency is USD, the maintenance fee will be deducted in USD. For accounts with base currencies other than USD, including cent accounts, the system will apply the appropriate exchange rate to deduct the equivalent of \$10.

2. Withdrawals

2.1 Withdrawal Method

In accordance with general Anti Money-Laundering (AML) rules and regulations, withdrawals must be performed only through the same bank account or credit/debit card that you used to deposit the funds. Unless otherwise agreed, withdrawals may only be made in the same currency in which the respective deposit was made.

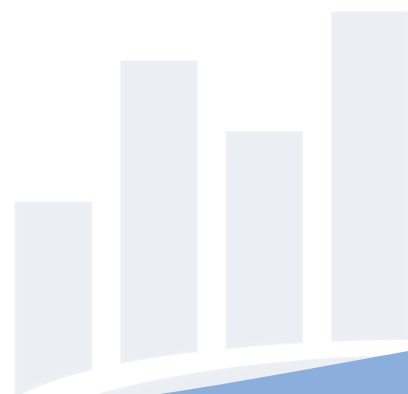
In addition, when you deposit or withdraw money for trading purposes using alternative payment methods, additional fees and restrictions may apply. Withdrawals are subject to processing and handling fees, which will be deducted from the transferred amount.

Without derogating from the foregoing, World Quest may execute withdrawals to a different facility than the one used for the deposit, subject to Anti Money-Laundering regulations. Additional information and documents may be required for verification purposes and/or as required from time to time.

2.2 Administration Fees

If you order a withdrawal without having made a total of 5 transactions since your previous deposit, or if the withdrawal is of a value under \$50.00, then this will be subject to a fee to cover administration costs. The value of the fee is dependent upon the circumstances:

- In the event that you have not engaged in trading activity since your last deposit, the withdrawal will be subject to a fee equating to 5% of its total value.
- In the event that you have a total of fewer than 5 trading transactions since your previous deposit, the withdrawal will be subject to a fee equating to 3% of its total value.
- In the event that you choose to withdraw \$49.99 or less, the withdrawal will be subject to a fee of \$5.00.



3. Refund(s)

In certain exceptional cases, World Quest may refund payments made by credit/ debit cards or other channels used to deposit the client account. The funds will be refunded back to the original deposit method. Refunds will not be provided in cases where:

The client account is suspended due to a violation of Terms and Conditions and/or Policies;

There is abuse, misconduct, or misuse of services by the Client;

Client losses are incurred for any reason, foreseen or unforeseen;

Processing refunds may take up to 14 (fourteen) business days. Requests outside these terms will be considered as Withdrawals and will fall under 'Withdrawals and/or Withdrawing' terms. Refunds are subject to processing and handling fees, which will be deducted from the refunded amount. World Quest may execute refunds to a different facility than the one used for the deposit, subject to Anti Money-Laundering regulations. Additional information and documents may be required for verification purposes and/or as required from time to time.

4. Deposits and Withdrawal Fees

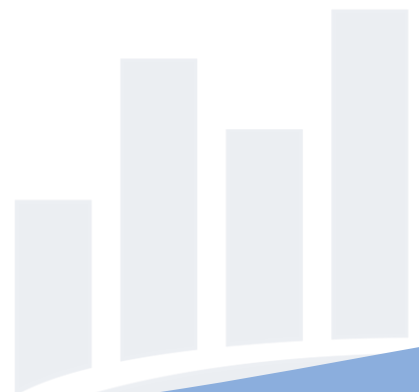
World Quest does not charge fees for deposits and withdrawals, only administration fees in the circumstances outlined in this document. However, in certain situations where the environment is beyond our control, relevant parties such as Banks, E-Wallet companies, and/or Payment Channel Providers may impose fees related to your depositing or withdrawing activity.

5. Undeposited Funds

Funds that appear in the client's account may include agreed or voluntary bonuses, incentives, or other sums not directly deposited by the client, including trading gains ("Undeposited Funds"). Unless explicitly agreed otherwise, Non-Deposited Funds are not available for withdrawal. Non-Deposited Funds may occasionally appear in the client's account to allow the closing of positions or settle an indebted account.

To withdraw profits generated by Non-Deposited Funds, you must first trade a total amount equal to 20% of the Non-Deposited Funds granted to you.

For example, if you are granted Non-Deposited Funds of \$1,000, you must generate a total of 200 traded lots to withdraw profits from those funds.



6. Submitting a Withdrawal Request

To initiate a withdrawal request, you must:

Submit the withdrawal request from your Trader Cabinet;

Log in to your account through the website, click on withdrawal, and complete the withdrawal form;

Ensure all compliance documents have been received and approved by the World Quest compliance officer before proceeding with the withdrawal;

The beneficiary name must match the name on the trading account. Requests to transfer funds to a third party are prohibited.

IMPORTANT: The account holder is responsible for monitoring their account and ensuring sufficient margin is available prior to submitting a withdrawal request, as such a withdrawal may impact open positions or trading strategies.

7. Typical Withdrawal Processing Time

Withdrawal times may vary depending on your credit card provider or bank. Typically, withdrawals may take up to 5 business days to reach your account. It might take longer for withdrawals to bank accounts due to additional security procedures.

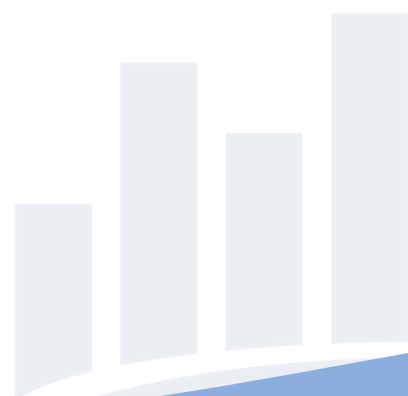
World Quest will process withdrawal requests within 2-5 business days of receipt. Clients should carefully review their information before submitting withdrawal requests. World Quest is not responsible for errors made by the account holder or delays caused by third parties.

Additional fees may apply for intermediary bank transfers, which World Quest has no control over. Clients should check with their financial institution for more information.

8. Credit/Debit Cards

For credit card deposits, if you choose an account in a different currency than USD, your credit card will be debited based on the applicable exchange rates. Minor discrepancies between the sum deposited and the sum charged on your credit card may occur due to exchange rate differences and additional credit card fees.

If you deposit funds using a credit card, withdrawals must be made to the same card, and the amount withdrawn cannot exceed the deposited amount. Amounts exceeding this limit will be transferred to a bank account.



9.Currency

Accounts may comprise multiple currencies and are subject to the following:

Payments into the account may be accepted in various currencies, and balances will be reported in the respective currency.

The account's base currency may be USD, Euro, or GBP ("Base Currencies"). Any other currency will be converted at the prevailing exchange rate.

We will generally settle trades in the currency of the account's balance, but if insufficient, trades may be settled using any available currency at the exchange rate.

