

# **Deposit and Withdrawal Policy**



This Deposit and Withdrawal Policy applies to **Star Bridge Capital** and/or its affiliated entities, including **SBCFX** (collectively referred to as “we”, “us”, or “our”).

SBCFX operates in accordance with applicable laws and regulations relating to the prevention of money laundering, terrorist financing, fraud, and other financial crime, as amended from time to time.

## **1. Deposits**

### **1.1 Deposit Channels**

Deposits may be made via the Mobile Application or Client Portal. Not all deposits will be credited to a trading account immediately. Availability and processing times vary depending on the deposit method selected.

Details of available deposit methods are published on our website and may be updated from time to time.

### **1.2 Availability of Deposit Methods**

Deposit methods are subject to change due to regulatory requirements, market practices, operational considerations, or availability of third-party payment providers.

SBCFX reserves the right, at its sole discretion, to add, remove, restrict, or modify any deposit method at any time.

### **1.3 Permitted Use of Deposits**

Deposit facilities are provided **solely for trading purposes**.

Funds deposited into a trading account must originate from a payment source held in the same name as the trading account holder. **Third-party deposits are not permitted.**

Payments received from third-party sources may be rejected, reversed, or refunded to the original source without notice.

### **1.4 Joint Accounts**

Deposits from joint bank accounts or joint payment instruments may be accepted only where the trading account holder is a named beneficiary and subject to SBCFX's review and approval.

### **1.5 Verification of Funding Source**

SBCFX may request confirmation of ownership of any funding source at any time prior to crediting funds, including but not limited to bank accounts, cards, or alternative payment methods.

Failure to provide satisfactory evidence may result in the deposit being declined or reversed.

### **1.6 Fees and Charges**

SBCFX is not responsible for any fees, charges, or costs imposed by banks, intermediary banks, payment service providers, or other third parties.

Where SBCFX elects to absorb certain visible fees, any additional charges imposed by third parties remain the responsibility of the client.

### **1.7 Deposit Processing Risks**

Only cleared funds will be credited to a trading account. SBCFX shall not be liable for any losses, including margin calls or forced liquidation events, arising from delays in deposit processing.

Clients are responsible for ensuring that their trading accounts maintain sufficient funds to meet margin requirements at all times.

### **1.8 Suspicious Deposit Activity**

Where SBCFX has reasonable grounds to believe that a deposit is associated with suspicious behaviour, lack of good faith, or potential breaches of AML / CTF obligations, SBCFX reserves the right to decline the deposit, void related transactions, restrict account activity, or terminate the client relationship.

## **2. Withdrawals**

### **2.1 Withdrawal Requests**

Withdrawal requests must be submitted via the Mobile Application or Client Portal. Processing times vary depending on the withdrawal method selected.

Information on withdrawal methods, timelines, and handling fees is published on our website and may be updated from time to time.

### **2.2 Return-to-Source Principle**

In accordance with AML / CTF requirements, withdrawals are generally processed to the **same payment method used for the original deposit**.

SBCFX reserves the right to reject withdrawal requests to alternative or anonymous accounts unless valid justification is provided and approved. Additional documentation may be required.

### **2.3 Account Verification**

Trading accounts must be fully verified, and all required Know Your Customer (KYC) documentation must be approved, before any withdrawal request can be processed.

No withdrawals will be processed from accounts that have not completed KYC verification.

### **2.4 Additional Information Requests**

SBCFX may request additional information or documentation to verify the legitimacy of a withdrawal request, including source of funds or source of wealth information.

Delays arising from regulatory or compliance reviews do not give rise to liability on the part of SBCFX.

### **2.5 Processing Timeframes**

Withdrawal requests are generally processed within **24 hours** of approval. Depending on the method selected, funds may take **1–7 business days** to be received.

SBCFX is not responsible for delays caused by payment systems, banks, or third-party service providers.

### **2.6 Bank Wire Withdrawals**

Bank wire withdrawals typically require **3–5 business days** to complete. SBCFX does not charge withdrawal fees; however, fees imposed by banks or intermediaries remain the responsibility of the client.

### **2.7 Profits and Alternative Withdrawal Methods**

Where possible, profits or balances exceeding the initial deposit amount are refunded via the original payment method. If this is not feasible, withdrawals may be processed via alternative methods held in the same name as the trading account holder.

### **2.8 Source of Funds and Wealth**

Clients may be required to provide information or documentation relating to the source of funds or source of wealth at any time.

Failure to provide required information may result in withdrawal requests being declined.

## **2.9 Suspicious Withdrawal Activity**

Where SBCFX has reasonable grounds to believe that a withdrawal request involves suspicious behaviour, bad faith, or potential regulatory breaches, SBCFX may decline the request, void transactions, restrict account activity, terminate the relationship, and/or escalate the matter to relevant authorities.

## **2.10 Incorrect Instructions**

SBCFX does not guarantee the recall of financial transactions and shall not be liable for losses resulting from incorrect withdrawal instructions or destination details provided by the client.

## **2.11 Margin Considerations**

Withdrawal requests may be rejected if they would cause the trading account to fall below required margin levels or result in a deficit balance.

If insufficient free margin exists, clients may be required to close positions or submit a revised withdrawal request.

## **2.12 Chargebacks and Investigations**

Withdrawal requests may be rejected where the trading account is subject to a chargeback process or pending investigation.

# **3. Third-Party Payments**

Third-party deposits and withdrawals are strictly prohibited.

SBCFX applies a **return-to-source policy**, whereby funds are returned to the original payment method until fully refunded. Where return to source is not feasible, refunds will be made, where possible, via bank wire in the name of the trading account holder.

Where SBCFX becomes aware of a third-party payment, SBCFX may reverse the payment, close positions, nullify profits, restrict or close the account, without liability for resulting losses.

# **4. Policy Review and Amendments**

This Policy is not exhaustive and may be updated or amended at any time to reflect regulatory developments, operational changes, or risk considerations.

The most current version of this Policy will be published on our website.

