Deposit & Withdrawal Policy

PART 1: DEPOSIT OPERATIONS & GATEWAY SECURITY

1. Available Deposit Methods & Settlement Pipelines

- A. Credit/Debit Cards: Visual processing via international offshore card networks (Visa, Mastercard). Settlement is immediate upon secure 3D Secure (3DS) completion.
- B. Cryptocurrency Gateways: Automated, unique address generation for digital assets via our secure payment processor.
- C. International Bank Wires: Direct corporate bank transfer routing to our designated clearing accounts. Requires manual upload of a SWIFT/bank receipt within the client area portal.

2. Strict Identity Matching and Joint Account Restrictions

- A. The 1:1 Identity Rule: The legal name registered on your verified Golden Trader profile must match the exact cardholder name, bank account name, or underlying ownership profile of the crypto wallet used to fund the balance.
- B. Third-Party Funding Rejection: Using a friend's, family member's, or third-party payment source is strictly prohibited. Any incoming funds detected from an external name will be automatically blocked, rejected, and returned to the origin source net of all network and intermediary processing fees.
- C. Joint Bank Account Mandate: Deposits from a joint bank account are permitted *only* if the client’s full legal name is explicitly visible as a co-owner on the bank transfer wire receipt or statement.

3. Fees, Minimum Limits, and Transactional Volatility

- A. Internal Broker Processing Fees: Golden Trader charges 0% internal fees on inbound client deposits across all crypto and card methods.
- B. External Intermediary Variances: If the amount credited to your terminal is less than your initial deposit, it is the direct result of third-party gas fees, blockchain network congestion, or intermediary bank routing fees.
- C. Transactional Caps: Maximum transaction limits are strictly defined by the security tier of your verified account profile.

4. The Critical Anti-Chargeback Protection Protocol

- A. Margin Allocation Classification: All cleared deposits are immediately classified as operational margin allocations within the MT5 live server database.
- B. Non-Refundable Nature: Once an inbound transaction is successfully credited to your trading terminal balance for leveraged utility, the transaction is completely non-refundable and explicitly exempt from bank chargeback, retrieval, or clawback claims.
- C. Enforcement Actions: Any user who initiates a fraudulent or frivolous credit card chargeback claim will suffer immediate, permanent account termination, legal asset freezes under Saint Lucia jurisdiction, and a permanent blacklisting across global financial fraud tracking databases.

PART 2: WITHDRAWAL PROTOCOLS & INTERNAL CONTROLS

1. Available Withdrawal Channels

- A. Original Source Routing (Anti-Money Laundering Rule): In strict compliance with international AML regulations, all withdrawals must be executed back to the exact same payment method, bank account, or cryptocurrency wallet address used for the initial deposit, up to the total initial deposited amount.
- B. Profit Distribution: Any accumulated trading profits exceeding the initial deposit value may be withdrawn via our authorized cryptocurrency channels or verified corporate bank wire transfers.

2. Open Position Capital Management

- A. Free Margin Constraint: Clients are permitted to submit a withdrawal request while maintaining active open positions inside the MT5 terminal, provided that the requested payout amount does not exceed the active Free Margin of the account.
- B. Deficit Protection Reset: If market volatility shifts during the processing window and your Free Margin drops below the requested withdrawal amount, the finance desk will automatically reject the payout request to protect your active trades from an automated 20% MT5 server stop-out liquidation.

3. The Three-Step Finance Desk Operational Audit Layer

To preserve platform capitalization and prevent fraud, your withdrawal request cannot be automated. Every payout must clear our mandatory internal control desk:

- Step 1 (Compliance Verification): The desk audits the client area database. The profile must hold a hard green `Approved` compliance status via our integration. No withdrawals can be released for unverified profiles.
- Step 2 (Margin Exposure Review): The desk logs directly into the MT5 Manager terminal to audit active risk. The client's portfolio must be stable and carry zero immediate liquidation risks.
- Step 3 (Pre-Execution Balance Extraction): The desk executes a hard balance deduction directly within the MT5 server database to pull the funds out of the trading account *prior* to authorizing the external outbound cryptocurrency transfer or fiat bank wire.

4. Processing Service Level Agreements (SLAs)

- A. Internal Desk Timeline: The Golden Trader finance operations desk processes and signs off on valid withdrawal requests within two (2) to three (3) business days from the date of submission.
- B. External Routing Delays: Once approved and sent from our treasury, the time required to receive your funds depends entirely on the underlying processing network:
  - *Cryptocurrency :* Typically 30 to 60 minutes, subject to blockchain block confirmations and gas speed.
  - *Credit Cards / Bank Wires:* Typically 3 to 7 business days, subject to international banking routing corridors and clearing networks.
- C. Absolute Delays: Payout delays are exclusively caused by missing KYC validation documents, account balance mismatching, or third-party intermediary bank compliance holds.
