

GOLDEN TRADER

DEPOSIT AND WITHDRAWAL POLICY

This Policy explains how funds may be deposited into and withdrawn from Golden Trader trading accounts, including identity checks, payment routing, processing targets, fees and the specific risks of card, bank and digital-asset transfers.

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Contents

1. Purpose, scope and governing information
 2. Available methods and portal information
 3. Account verification and payment eligibility
 4. Same-name and third-party payment rules
 5. General deposit rules
 6. Digital-asset deposits
 7. General withdrawal rules
 8. Return-to-source and withdrawal routing
 9. Open positions, free margin and stop-out risk
 10. Bonuses, credits and unsettled obligations
 11. Fees, rates and deductions
 12. Processing targets and external delays
 13. Rejected, reversed or returned transactions
 14. Card disputes and chargebacks
 15. Errors, duplicate credits and reconciliation
 16. Payment limits and enhanced review
 17. Client security responsibilities
 18. Corporate and joint-account payments
 19. Complaints and disputes
 20. Legal and regulatory status
- Schedule 1 - Current payment framework
- Schedule 2 - Digital-asset checklist

Important

The methods, assets, networks, limits, fees and availability displayed in the client portal at the time of a request are operational information and may change. Never send funds using old payment instructions or a previously generated blockchain address without verifying the current instructions in the portal.

1. Purpose, scope and governing information

1.1 This Policy applies to deposits, withdrawals, refunds, payment reversals and related payment checks for individual and corporate trading accounts maintained with Golden Trader Ltd (Golden Trader, the Company, we, us or our).

1.2 It forms part of the Client Service Agreement and should be read with the AML Policy, Risk Disclosure, Privacy Notice, promotion terms and the instructions displayed in the client portal.

1.3 Where portal information and this Policy differ, the portal controls operational availability and transaction-specific limits, while this Policy controls the general contractual rules. We may correct an obvious display or system error.

2. Available methods and portal information

2.1 Current deposit options may include bank transfer, Visa or Mastercard through an approved processor, and digital-asset deposits through an approved provider. Current digital-asset deposits support USDT and USDC, subject to the asset and network shown for the transaction.

2.2 Current withdrawal options displayed in the portal may include eligible Visa or Mastercard cards, bank transfer and USDT using the TRON (TRC20) network. A method displayed in the portal is not guaranteed to be available for every client, country, currency or transaction.

2.3 The portal currently displays a minimum transaction amount of USD 50 and a Company processing fee of 0% for the methods shown. These settings may change, and external charges may still apply.

2.4 A portal label such as 'Unlimited' means that no fixed public maximum is displayed. It does not remove provider, bank, account, liquidity, compliance, daily, country or risk-based limits.

3. Account verification and payment eligibility

3.1 A live account, completed identity verification and an approved compliance status are normally required before a withdrawal is released. We may also require current contact details, proof of address, tax information, source-of-funds information or another verification step.

3.2 A successful deposit does not constitute approval of the account, the source of funds or a later withdrawal. Funds may be held, returned or restricted while legally or operationally required checks are completed.

3.3 We may request additional authentication, including email confirmation, a one-time code, a video check, card or bank ownership evidence, or proof that a digital-asset wallet is controlled by the client.

4. Same-name and third-party payment rules

4.1 Deposits should originate from a bank account, card, payment account or digital-asset wallet held or lawfully controlled by the verified client. The name and ownership information should match the Golden Trader account.

4.2 Third-party deposits, including funds belonging to a friend, family member, customer, employee or unrelated company, are not accepted unless the Company gives prior written approval after appropriate checks.

4.3 A mismatched or unexplained payment may be rejected, returned to its source or held pending verification. Any return may be reduced by unavoidable processor, banking, blockchain, conversion or intermediary charges.

4.4 A deposit from a joint bank account may be accepted where the client is clearly identified as an account holder and supplies evidence reasonably requested by us.

5. General deposit rules

5.1 The client must use only the active instructions generated or displayed in the client portal. We are not responsible for funds sent to obsolete, altered or unofficial instructions, subject to liability that cannot lawfully be excluded.

5.2 A card deposit is subject to card-issuer authorisation, authentication and processor checks. A bank deposit is credited only after cleared funds are received and matched to the client using the required reference.

5.3 A deposit may appear pending while it is being confirmed, screened or reconciled. Screenshots, card authorisations and payment receipts do not alone prove final settlement.

5.4 The trading balance credited will reflect the amount actually settled and accepted, converted into the trading account currency where applicable. We may require evidence where the sender, amount, reference or currency cannot be matched.

6. Digital-asset deposits

6.1 The client must select the correct supported asset and blockchain network and send only to the address generated for that transaction. USDT and USDC are different assets, and the same asset may exist on several incompatible networks.

6.2 Do not infer a deposit network from the fact that withdrawals currently use USDT TRC20. The permitted deposit network is only the network expressly displayed for the selected deposit in the portal.

6.3 Sending the wrong asset, using the wrong network, omitting a required memo or tag, sending to an expired address, or entering an incorrect address can result in permanent loss. Blockchain transfers are generally irreversible, and recovery is not guaranteed even where technically possible.

6.4 A digital-asset deposit is treated as received only after the required network confirmations, provider acceptance and compliance screening. Confirmation requirements and processing times vary with the network and provider.

6.5 USDT and USDC are designed to track the US dollar but may trade above or below that value. The client bears stablecoin, issuer, custody, network, smart-contract, depegging and conversion risks until the accepted value is credited to the trading account.

7. General withdrawal rules

7.1 Withdrawal requests must be submitted through the client portal or another method expressly approved by us. Requests are subject to identity, account, payment, sanctions, fraud, margin and transaction-history checks.

7.2 The requested amount must be available as withdrawable balance. Trading credit, promotional credit, unsettled deposits, disputed payments, chargeback exposure and amounts subject to legal or compliance restrictions are not withdrawable.

7.3 Before sending an external payment, we may deduct the approved amount from the trading account or transfer it to an internal wallet or pending balance. A deduction does not mean the external payment has already settled.

7.4 A client may cancel a request only before processing has reached a stage at which cancellation is operationally possible. Blockchain transfers cannot be cancelled after broadcast.

8. Return-to-source and withdrawal routing

8.1 To reduce fraud and money-laundering risk, we normally return deposited principal to the original funding source where operationally possible. Card and bank refunds or withdrawals may be limited by provider rules, time limits, closed accounts or local restrictions.

8.2 Profits and amounts that cannot be returned to the original source may be paid through another verified method held in the client's name, subject to additional checks and Company approval.

8.3 Digital-asset withdrawals are currently available in USDT over TRC20. The destination address must be compatible with USDT on the TRON network. We may request wallet-ownership information or other originator and beneficiary information.

8.4 We may split or sequence payments across eligible methods to reflect the client's funding history, provider restrictions and AML controls.

9. Open positions, free margin and stop-out risk

9.1 A withdrawal may be requested while positions are open, but the request may be rejected, reduced, cancelled or delayed if the account does not have sufficient withdrawable funds or if processing would create unacceptable margin risk.

9.2 The client is solely responsible for monitoring equity, margin and open positions before and during processing. Deducting a withdrawal can reduce free margin, increase margin level pressure and contribute to liquidation at or below the applicable 20% stop-out level.

9.3 Golden Trader is not obliged to preserve open positions, select which position closes first or warn the client before market movement changes withdrawal eligibility or triggers stop-out.

10. Bonuses, credits and unsettled obligations

10.1 A bonus or trading credit is not cash and is non-withdrawable unless the applicable promotion terms expressly state otherwise.

10.2 A withdrawal request may cause some or all bonus or credit to be removed. Removal reduces equity and may affect margin or trigger stop-out. The client should review the applicable promotion terms before requesting a withdrawal.

10.3 We may set off or withhold amounts reasonably connected with unpaid fees, reversed deposits, duplicate credits, negative balances, chargebacks, fraud losses or another matured obligation owed under the Client Service Agreement, subject to applicable law.

11. Fees, rates and deductions

11.1 Where the portal displays a 0% Company fee, Golden Trader does not add an internal processing percentage for that method at that time. This does not mean that the transaction is free of all cost.

11.2 Card processors, banks, intermediary banks, wallet providers and blockchain networks may deduct fees. The recipient bank or wallet may also charge a fee. Such external charges are outside our control and may reduce the amount credited or received.

11.3 Where conversion is required, the applicable provider or Company rate, spread and rounding may differ from a public market rate. The transaction preview or confirmation should be checked before submission.

11.4 If a recovery attempt is requested for an incorrectly submitted digital-asset transfer, we may charge the reasonable provider, network and administrative costs disclosed before attempting recovery. No recovery outcome is promised.

12. Processing targets and external delays

12.1 We aim to review and approve a complete, valid withdrawal request within two to three business days. This is an operational target, not a guaranteed settlement deadline.

12.2 After release, digital-asset timing depends on broadcast, blockchain confirmations and provider processing. Card and bank payments commonly require approximately three to seven business days, but may take longer.

12.3 Weekends, public holidays, cut-off times, enhanced checks, incomplete information, market disruption, provider outages, banking reviews, sanctions screening and network congestion can extend processing.

12.4 We will seek to communicate a material delay. The client should contact us if a transaction remains outstanding beyond the indicative period shown in the portal or payment confirmation.

13. Rejected, reversed or returned transactions

13.1 We may reject, pause, cancel or return a transaction where information is incomplete or inconsistent; ownership cannot be verified; the method or country is unsupported; funds appear connected to fraud, sanctions or unlawful activity; a provider refuses the transaction; or another legal, contractual or risk concern exists.

13.2 A bank or card payment may be reversed after an initial credit. A blockchain deposit may be rejected by a provider after screening. We may remove a provisional credit and adjust the trading account to reflect the final settled position.

13.3 If a withdrawal is returned by the recipient institution or provider, it will be recredited only after we receive and reconcile the returned funds, less any unavoidable external charges.

14. Card disputes and chargebacks

14.1 A client who does not recognise a card transaction or believes a payment was processed incorrectly should contact us promptly and may also exercise rights available through the card issuer.

14.2 A chargeback or payment dispute does not automatically establish fraud. We will review the available evidence and cooperate with the payment process in accordance with applicable rules.

14.3 Where a deposit is reversed or a chargeback creates an unpaid balance, we may restrict further payments or trading, remove the corresponding credit, close positions where contractually permitted, and seek repayment. Deliberate payment fraud may be reported to the relevant provider or authority.

15. Errors, duplicate credits and reconciliation

15.1 The client must notify us promptly of an incorrect amount, duplicate credit, missing payment or unexplained transaction. The client must not trade or withdraw funds known or reasonably suspected to have been credited in error.

15.2 We may correct a manifest error, reverse a duplicate or provisional credit, and reconcile the trading account to the amount actually received or paid. We will use reasonable records and provide an explanation on request.

16. Payment limits and enhanced review

16.1 Limits may vary according to account status, method, provider, country, currency, transaction history, source of funds, payment risk and legal requirements. We may impose lower limits than those displayed where reasonably necessary.

16.2 For higher-risk or higher-value transactions, we may request bank statements, wallet screenshots, transaction hashes, source-of-funds or source-of-wealth evidence, contracts, invoices, payslips, tax records or an explanation of economic purpose.

16.3 Structuring transactions to avoid a limit or review is prohibited and may result in enhanced review, rejection or account restriction.

17. Client security responsibilities

17.1 The client must protect account credentials, email access, devices, cards, bank details, wallets, private keys and authentication codes. Golden Trader will never ask for a private key or wallet seed phrase.

17.2 Before confirming a withdrawal, the client must verify the beneficiary name, bank details, asset, blockchain network and complete destination address. Malware and clipboard substitution can alter copied wallet addresses.

17.3 The client must notify us immediately of suspected account takeover, unauthorised access, lost credentials or a compromised payment method. We may temporarily restrict payments while the matter is investigated.

18. Corporate and joint-account payments

18.1 A corporate trading account should be funded from and withdrawn to an account or wallet owned by the same legal entity. Payments by shareholders, directors, employees, affiliates or customers require prior written approval and additional verification.

18.2 The Company may require corporate bank evidence, wallet-control evidence and confirmation from an authorised signatory. Internal authority disputes do not bind Golden Trader unless we received valid notice before processing.

18.3 For a permitted joint bank account, withdrawals may be returned to that account after ownership and beneficiary details are verified.

19. Complaints and disputes

19.1 A client should report a missing, delayed or disputed payment to info@golden-trader.com with the client ID, amount, method, date, payment reference or transaction hash and supporting evidence.

19.2 Formal complaints are handled under the Complaints Handling Policy. A payment dispute does not suspend trading risk, margin obligations or the client's duty to mitigate avoidable loss unless we confirm otherwise in writing.

20. Legal and regulatory status

20.1 Golden Trader Ltd is incorporated in Saint Lucia under Company No. 2025-00610. Incorporation or registration does not constitute a licence to provide regulated financial services.

20.2 Golden Trader is not licensed or supervised by the Saint Lucia Financial Services Regulatory Authority for forex or CFD services. The use of a bank, card processor or digital-asset payment provider does not mean that provider guarantees the trading service or client funds.

20.3 We may amend this Policy to reflect provider, legal, security or operational changes. The current website version applies from its effective date, subject to mandatory rights that cannot lawfully be excluded.

Schedule 1 - Current payment framework

Direction	Method	Current portal position	Key qualification
Deposit	Bank transfer	From USD 50; Company fee shown as 0%	Cleared funds, correct reference and same-name account required
Deposit	Visa / Mastercard	From USD 50; provider terms apply	Issuer authorisation, authentication and geographic availability
Deposit	USDT / USDC	From USD 50; network shown per transaction	Use only the exact asset, network and address displayed
Withdrawal	Visa / Mastercard	From USD 50; Company fee shown as 0%	Only where the card and provider support a refund or payout
Withdrawal	Bank transfer	From USD 50; Company fee shown as 0%	Verified same-name account; intermediary charges may apply
Withdrawal	USDT TRC20	From USD 50; Company fee shown as 0%	TRON-compatible USDT address required; network charges may apply

Schedule 2 - Digital-asset checklist

Check	Required action
Asset	Confirm whether the transaction is USDT or USDC.
Network	Use only the network displayed for that exact transaction.
Address and evidence	Confirm wallet compatibility, compare the complete address and keep the transaction hash.
Withdrawal	Current crypto withdrawal route is USDT on TRON (TRC20).

Payment support
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