

Deposits and Withdrawals policy/ Politica Depunerilor si a Retragerilor de fonduri

TeleTrade-DJ International Consulting Ltd

Bank Wire Transfers:

When depositing by a Bank Transfer, you are required to use only a bank account, which is in your name which should match the name of the trading account exactly. An authentic SWIFT confirmation or Transfer Confirmation, showing the origin of the funds, must be sent to **TeleTrade** if requested. Failure to submit such SWIFT/Confirmation may result in the return of the deposited amount, hence preventing the deposit of such pending amounts to your TeleTrade account.

Any withdrawal of funds, from your **TeleTrade** account to a bank account, can only be refunded to the same bank account that the funds were originally received from or another bank account in which is also in your name.

Credit/ Debit Cards:

Credit/ Debit card deposits may be performed, according to the credit/ debit card companies' regulations and when a withdrawal is performed returned to the same card from which the funds were deposited.

TeleTrade is not able to process withdrawals to a card number from which you didn't deposit before. A withdrawal to a bank account when initial deposits have been performed by credit/debit cards may be executed at **TeleTrade's** discretion. As soon as all previous deposits by card have been withdrawn back to the card used for the deposit, transfer to a bank account may be offered

Transferuri bancare:

Atunci cand faceti un depozit prin intermediul unui transfer bancar, sunteti obligat sa folositi un cont bancar deschis pe numele dvs si care ar trebui sa corespunda cu numele contului cu ajutorul caruia efectuati tranzactiile. O confirmare SWIFT autentica sau o confirmare a transferului ce arata originea fondurilor, trebuie sa fie trimisa la **TeleTrade** daca este ceruta. Imposibilitatea de a prezenta o astfel de confirmare poate duce la returnarea sumei depuse.

Orice retragere de fonduri din contul dvs **TeleTrade** catre un alt cont poate fi efectuata catre acelasi cont bancar din care fondurile au fost primite initial sau in alt cont bancar deschis pe numele dvs.

Credit/ Debit Cards:

Transferurile de pe cardurile de Credit/ Debit pot fi efectuate in conformitate cu reglementarile companiilor de care apartin iar cand o retragere este efectuata, va fi returnata in acelasi cont de card de unde fondurile au fost depozitate initial.

TeleTrade nu poate procesa retrageri catre un alt numar de card de la care dvs nu ati mai efectuat depozite. Poate fi efectuata la discretia **TeleTrade-ului**, o retragere catre un cont bancar atunci cand depozitele initiale au fost facute cu ajutorul unui card de credit/debit. De indata ce toate depozitele initiale efectuate prin card vor fi retrase prin

for withdrawal of profits.

Funds should be credited to your account with 3-7 working days (depending on your card provider).

TeleTrade reserves the right to ask you to upload a scanned color copy of both the front and back pages of your card. It is advised that you only leave the 1st and last 4 digits of your card number visible and cover the CVV number from the back of your credit card.

Commissions may apply based on some service providers. For current information please refer to your Personal Page.

In some rare cases if your card does not belong to CFT/OCT programs, by which your card issuer allows withdrawals above the deposited amount, we will not be able to process the transaction. In this case you may withdraw your funds via bank transfer instead. **TeleTrade** cannot determine if your card belongs to this program and accepts such transactions until we receive your withdrawal request. You should consult with your card issuer for any further information.

Electronic Payment Methods:

When depositing funds using these facilities, you agree to, and acknowledge being bound by, the regulations and rules of such service, including, but not limited

intermediul aceluasi cont de card, transferul catre un cont bancar poate fi oferit pentru retragerea profiturilor.

Fondurile vor fi creditate pe contul dvs in decurs de 3-7 zile lucratoare (in functie de banca emitenta a cardului dvs).

TeleTrade isi rezerva dreptul sa va ceara sa incarcati o copie color a cardului dvs, fata - verso. Va recomandam, sa aveti vizibile doar prima si ultimele 4 cifre ale numarului de card si numarul CCV de pe verso sa il aveti acoperit in totalitate.

Exista posibilitatea sa platiti anumite comisioane in functie de banca emitenta. Pentru mai multe informatii va rugam sa accesati Pagina dvs Personală.

Exista unele situatii mai rar intalnite, in care cardul dvs. sa nu faca parte din programele de CFT / OCT, prin care emitentul cardului dvs. sa nu permita retrageri de peste suma depusa, si astfel nu vom putea procesa tranzactia. In acest caz, retragerile de fonduri se pot realiza prin transfer bancar. **TeleTrade** nu poate determina daca cardul dvs. face parte din acest program si daca accepta astfel de tranzactii pana cand vom primi cererea dvs de retragere. Ar trebui sa luati legatura cu emitentul cardului dumneavoastra pentru orice alte informatii suplimentare.

Modalitati de plata electronice:

La operatiunea de depunere de fonduri, prin folosirea acestor facilitati sunteti de acord si luati la cunostinta normele si regulamentele serviciilor incluse, dar care

to, fees and other restrictions.

When a withdrawal is requested, this may be performed only via the same payment method clients used when initially depositing to your trading account.

TeleTrade currently offers the following electronic payment options: MONEYBOOKERS, VISA, MASTERCARD, NETELLER. Using these facilities as a means of transferring funds is at the discretion of each client and **TeleTrade** recommends that all policies and procedures regarding transfer, transaction limits, fees, etc. are clearly understood by the client prior to opening an account or using their services.

General:

Funds deposit and withdrawal is only available for clients who have uploaded their supporting documents and have a verified trading account. Upon submitting a withdrawal request you may be required to submit further documentation as may be required from time to time by Anti Money Laundering (AML) regulations, Credit/Debit Card companies, Electronic Payment providers and **TeleTrade**.

TeleTrade reserves the right to impose withdrawal limits and withdrawal fees in its system.

No Third Party Payments are allowed under any circumstances.

nu sunt limitate de alte restrictii sau taxe.

Atunci cand o retragere este solicitata, acest proces poate fi efectuat doar prin intermediul acelorasi modalitati pe care le-a utilizat clientul in prima instanta in momentul depunerii in contul de tranzactionare.

TeleTrade ofera in prezent urmatoarele optiuni de plata electronice: PAYPAL, MONEYBOOKERS, VISA, MASTERCARD. Folosind aceste facilitati ca mijloc de transferare a fondurilor este la latitudinea fiecarui client, iar **TeleTrade** recomanda ca toate procedurile si politicile privind transferurile, limitele de tranzactie, comisiunile, etc sa fie clar intelese de catre client inainte de a deschide un cont sau de a folosi serviciile companiei.

General:

Depozitele de fonduri si retrageri sunt disponibile doar pentru clientii care si-au incarcat documente justificative si au un cont de tranzactionare verificat. La depunerea unei cereri de retragere, vi se poate cere sa prezentati documente suplimentare care pot fi cerute de catre reglementarile AML, companiile de Carduri de Credit/Debit, furnizorii de plati electronice si **TeleTrade**.

TeleTrade isi rezerva dreptul de a impune limite pentru retrageri si taxe pentru retrageri in sistemul sau.

Nicio plata catre/ de la partile terte nu este permisa.

This policy protects both us, and our clients against fraud and money laundering as **TeleTrade** only transfers funds back to the source of the original deposit. **TeleTrade**, at its sole discretion, may execute withdrawals to a facility other than the facility used for the original deposit.

TeleTrade reserves the right to require the client withdrawal method on the **TeleTrade's** discretion.

Clients shall request, under all circumstances, to withdraw funds from their trading accounts in the currency in which the deposit was originally made. Should the deposit currency differ from the transfer currency, the transfer amount will be converted by **TeleTrade** into the transfer currency.

Aceasta politica protejeaza atat compania cat si clientii sai impotriva fraudei si spalarii banilor atat timp cat **TeleTrade** returneaza fondurile catre sursa depozitului initial. **TeleTrade**, la discretia sa, poate executa retrageri catre o alta facilitate decat cea folosita la depunerea initiala.

TeleTrade isi rezerva dreptul de a cere clientului metoda de retragere.

Clientii vor cere, in toate circumstantele, retragerea fondurilor din conturile de tranzactionare in moneda/valuta in care depozitul a fost facut initial. In cazul in care la retragere moneda/valuta difera de cea in care a fost efectuat depozitul, suma transferata va fi convertita de **TeleTrade** in moneda/valuta in care se face transferul.