GCI FINANCIAL LIMITED

Withdrawal of Funds Policy

October 2024

Version 3.0

Contents

1. Introduction 2
2. Withdrawal Request 2-3
3. Refunds and Return of Funds 4-5
4. Amendment/Review 5

Appendix A (Withdrawal Forms) 6-8

Section 1
Introduction

1.1 GCI Financial Limited (herein referred to as the "Company"), is incorporated under the Laws of Saint Lucia with Registration 2023-00048 having its registered office at The Sotheby Building, Rodney Village, Rodney Bay, Gros-Islet, Saint Lucia. The Company is authorized as an International Business Company under the International Business Companies Act, Chapter 12.14: Section 6 of the Laws of Saint Lucia. (herein the Law).

1.2 The purpose of the Company is to engage in any act or activity that is not prohibited under any law in force in Saint Lucia.

1.3 The purpose of the Withdrawal of Funds Policy (hereinafter the "Policy") is to set out the Company's purpose of ensuring satisfaction of the Company's clients ("Clients"), reducing legal and financial risks for the Company and in an attempt to counteract money laundering, financing of terrorism, fraud and any other illegal activity as per applicable law and regulatory requirements.

Section 2
Withdrawal Request

2.1 Client Withdrawal request information and form is available online at the link https://www.gcitrading.com/en/open-an-account/withdraw-funds/ . **Appendix A – Withdrawal Forms**

- Complete form, click Print-friendly for a printable version, sign it, and return it to the company via email along with a copy of a valid identification. Client should complete the account details and attach a supporting document.
- This form is to be scanned and emailed to payments@gcitrading.com. All fields must be completed, including contact information and signature. Submitted incomplete Withdrawal Form will not be processed and subject to delay.

2.2 In line with applicable regulations as well as for the safety of our Clients the Company verifies the bank account and/or payment method before processing the withdrawal.

2.3 Clients should provide a bank statement, outgoing transfer confirmation or utility bill containing the following information:

- client's full name (including first and last name)
- bank account number
- issue date (the document's should be issued within the last 3 months)
- bank details (including name and country)
    - Provide an IBAN number (if applicable)
    - The withdrawal amount shouldn't exceed the Free Margin on the Client's account.
    - Company reserves the right to request additional information should it see it necessary to process the verification according to best industry standards and regulatory needs.

2.4 The Company verifies the Client's bank account and/or method of deposit for all withdrawals.

Beneficiary of Funds

2.5 Withdrawal of funds can only be made to the bank account and/or method of payment whose beneficial owner is the same as the holder of the trading account. The Company will not proceed with withdrawals to third party or anonymous accounts.

Request for further information

2.6 The Company reserves the right to review its Client's trading account, account history, supporting documentation and to request additional information prior to completing any withdrawal request. If necessary, the Company can contact the Client with further

queries. In this case, the withdrawal request should be put on hold by the Company until the outstanding matters are resolved. The Client will be informed accordingly.

Section 3

Refunds & Return of Funds

Refund requests & Retrieval of Payments

3.1 Client undertakes not to submit a request to return already credited funds both during and after the use of the Company's services. In case the Company receives such a request, the Company reserves the right to block Client's access to the account.

3.2 Upon depositing funds, Client undertakes not to submit an application for retrieval of payment (chargeback) via the payment provider or supplier, both in time and after completion of the use of the company services. Nevertheless, if the Company receives such a request, we reserve the right to block the Client's access to the account, freeze the current balance on the Client's account, as well as send money back to the source, following the termination of all services.

Back to source return of funds

3.3 The Company will return Client's funds back to the source from which they were received for any reason and at any time.

3.4 The funds may be returned to the original source instead of the destination provided by the Client in a withdrawal request.

3.5 Should returning the funds back to the original source not be possible, when the Company sees it as necessary, the Client will be obligated to provide all the necessary documentation to the Company sufficiently showing that both the source as well as the desired destination of any funds transfer belong to the Client.

3.6 If a situation arises in which the Company retains doubts as to the origin or destination of funds, in order to prevent proceeds of crime or funds related to funding terrorist activities from being released further into financial network they may be released into a court deposit pending decision by relevant authorities as to the operations in question.

3.7 If the source of money or activity of the Client raises a suspicion of potential money laundering, the Company has the right to block Client's access to the account, suspend trading activity on accounts, cancel deposit/withdrawal requests or return funds. In particular, when the Company classifies Client's activity as not relevant or not consistent with the normal purpose of using Company's services, the Company has the right to act according to this document without prior notice.

3.8 The Company may return Client's funds received via any payment method for any reason, including if no activity was recorded on the client's trading accounts within a specific timeframe, per the company's discretion. In this case, funds will be returned back to the same source as used to make a deposit.

Section 4

Amendment/Review

4.1 The Company has the right to amend the current Policy at its discretion at any time it considers is suitable and appropriate.

Appendix A

Withdrawal Forms

https://www.gcitrading.com/en/open-an-account/ecash-form/

Withdraw Request - eCash

After you complete this form, click Print-friendly for a printable version, sign it, and return it to GCI via email along with a copy of a valid identification.

This form may be scanned and emailed to payments@gcitrading.com.

GCI does not charge for sending payments, however transfer fees are applied by our payment system provider. Forms submitted with missing information are subject to delay.

Required fields are indicated with an asterisk (*).

Your GCI Account Information

Last Name*:		Account Currency*:	Please select
First Name*:		Withdrawal Amount*:	
Address 1*:		Address 2:	
City*:		State/Province*:	
Country*:	Please select	Your E-mail*:	
GCI Account Number*:		Contact telephone number*:	

eCash Information

eCash type*: Please Select

Additional Information

Will you be closing your account*? Please select

Any comments on our service?

Verification challenge expired. Check the checkbox again.

I'm not a robot

reCAPTCHA

Privacy - Terms

Please complete all required fields

https://www.gcitrading.com/en/open-an-account/wire-form/

Withdraw Request - Wire Transfer

After you complete this form, click Print-friendly for a printable version, sign it, and return it to GCI via email along with a copy of a valid identification and your verification of address such as a recent bank statement or utility bill (gas, water, electricity, or fixed phone bill) that verifies your permanent residential address dated within the last 3 months.

This form may be scanned and emailed to payments@gcitrading.com.

Kindly note that it is the client's responsibility to review all the information carefully before submitting the withdrawal request. GCI Financial Ltd. assumes no responsibility for errors or inaccuracies made by the account holder.

GCI does not charge for sending payments, however transfer fees are applied by our payment system provider. Forms submitted with missing information are subject to delay.

Required fields are indicated with an asterisk (*).

Your GCI Account Information

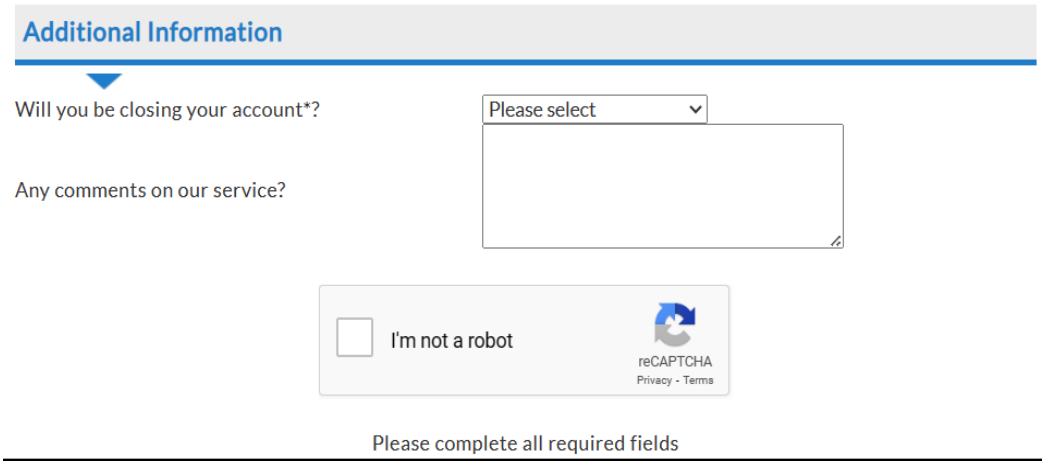
Last Name*:
First Name*:
Address 1*:
City*:
Country*: Please select
GCI Account Number*:
Account Currency*: Please select
Withdrawal Amount*:
Your E-mail*:
Contact telephone number*:

Beneficiary Bank Information

Bank Name*:
Address 1*:
Town / City*:
Country*: Please select
Swift Code*:

Beneficiary Account Information

Bank Account Number*:
IBAN*:
Account Type* Please select
Account Name*:
Payment details if any:


Additional Information
Will you be closing your account*?
Please select
Any comments on our service?
I'm not a robot
reCAPTCHA
Privacy - Terms
Please complete all required fields