



Withdrawal and Refund Policy

This Withdrawal and Refund Policy (the “**Policy**”) sets out our withdrawal policy for our clients. We have established the policies and procedures below to help ensure that all your requests are processed efficiently and within the regulatory guidelines.

Please do not hesitate to contact us if you have any questions or queries relating to this Policy.

Please note that withdrawal requests can only be submitted online via the official “Client Area” on our Website.

You must provide and/or confirm the following before submitting a request:

1. the Full name (including First and last name) on the beneficiary account which must match the name on the trading account
2. there is at least 100% free margin available.
3. that the withdrawal amount is less than or equal to the account balance
4. the full details about the method used to deposit the funds, including the credit card or bank account number
5. the full details about the method for withdrawal. Please note that our policy is to refund any funds back to the source of the original deposit
6. There are no hedged positions on the account at the time of the withdrawal request



Processing Time Frames:

In order for us to perform our obligations and have time to process the payment with the credit card company or bank, the below shall apply:

All withdrawals requests shall be processed within 7 (seven) business days.

Please note that we reserve the right to review the trading account, account history and supporting documentation. We also have the right to request additional information prior to completing the withdrawal request. If necessary, we will contact you for further information. If we need to do this, we will cancel the withdrawal request until the outstanding matters are resolved. You will then need to re-submit your withdrawal request.

Moreover, possible delays may occur relating to the Company's third-party service providers.

Withdrawal of Profits:

Due to anti-money laundering requirements (AML) we must comply with, we need to verify that proceeds from trading are transferred to an account where the beneficial owner is the same as on the trading account. Therefore, is recommended to provide us with a copy of the bank or credit card statement where funds will be sent before you submit the withdrawal request.

Withdrawals will only be affected towards the client. We will not affect withdrawals to any other third party or anonymous account.



Receipt of funds:

Banks and credit companies may have different internal procedures to credit funds that they receive. You acknowledge that we do not have control over when funds will be available.

If you require a transaction confirmation, please contact the Support Department on support@investlite.com

Initial Deposits Processed by Debit/Credit Card:

If you deposited your funds using a credit card, we will refund all amounts up to the amount deposited through that same card.

If you made a profit on your investments, we will return these profits via wire transfer.

In some cases, the credit card company sets time limits for issuing refunds. If this timeframe expires, we will also return your funds via wire transfer. If this applies to you, please refer to the section above regarding processing.

In case the Company will not be able to refund the requested withdrawal amount to your credit card (or other original source different than wire transfer) then it will be processed through Wire transfer and minimum Wire Transfer requirements will apply (please refer to the section 'Withdrawal fee').



Our withdrawal process is based on strict guidelines to make sure you're your funds are securely sent back to their original source and beneficiary.

Withdrawal Fee:

In the case where the client requests a wire transfer withdrawal amounting less than 50 (Fifty) EURO, the Company will have the right to apply the withdrawal processing fee of 30 EUR (Thirty) which represents the bank charges. The withdrawal processing fee shall be charged prior to processing of the wire transfer. In case if the request amount will be 30 (Thirty) EUR or less the withdrawal request will be rejected.

Please take note that some banks use intermediary banks that charges fees. This will be your responsibility to find out about and settle.

Amendments and Complaints:

We have the right to review and/or amend this Policy and its arrangements whenever we find it necessary. We can do this with or without giving you prior notice. If however the amendment limits your rights, we will notify you.

If you have any complaints about this Policy, please contact us on the details found on our website.