

DEPOSIT AND WITHDRAWAL POLICY

Trading in any investment opportunity that may generate profit requires IOMI customers to deposit money on their online account. Profits may be withdrawn from the online account.

Deposits and Withdrawal/ Refunds are regulated by this WD/Refund policy as well as the generally applicable terms and conditions.

DEPOSITS

You, the Client, have to perform all the deposits from a source (e.g. single bank account). If you want to start trading, you should make sure this account is in your country of residence and in your name. In order to certify that a SWIFT confirmation is authentic, it has to be sent to IOMI to confirm the origin of the money which will be used for trading. If you don't comply with this WD policy, you may be prevented from depositing the money via Bank/Wire Transfer. If you did not login and traded from your account within six (6) months (Dormant Account), your Dormant Account will be subject to a deduction of 10 % each month (the Dormant Fee).

WITHDRAWAL OF PROFITS

According to generally acceptable rules, withdrawals must be performed only through the same bank account or credit/debit card that you used to deposit the funds.

Unless we agree otherwise, withdrawals from the Account may only be made in the same currency in which the respective deposit was made.

In addition, when you deposit or withdraw money for trading purposes using alternative payment methods, you should be aware that additional fees and restrictions may apply. Withdrawals are subjected to withdrawals processing and handling fees. Those fees will be deducted from the transferred withdrawn amount. The fees schedule is available on CAPFM.

Without derogating of the foregoing, IOMI may execute withdrawals to a different facility than the one used for the deposit.

Furthermore, when it comes to withdrawals, Client may be required to present additional information and documents.

Due to anti-money laundering requirements (AML), the Company verifies that proceeds from trading are transferred to an account where the beneficial owner is the same as on the trading account. Therefore, it is recommended that a copy of the bank or credit card statement where funds will be sent is provided to the Company prior to submitting the withdrawal request.

Withdrawals will only be affected towards the client. The Company will not to effect withdrawals to any other third party or anonymous account.

RECEIPT OF FUNDS

Banks and credit companies may have different internal procedures upon which funds received will be credited. It is important to note that the Company does not have control over when funds will be available. If you require a transaction confirmation, please contact the Support Department. Additional fees may apply.

INITIAL DEPOSITS PROCESSED BY DEBIT/CREDIT CARD

In case of credit card deposits, the Company will first refund all amounts up to the amount deposited through that same card. In some cases, the credit card company sets a limit on the amount of time that can pass for issuing a refund. Where this time frame lapses, the funds will be returned to the client through via bank wire. If this is the case or there are profits, please refer to the section above regarding processing.

The withdrawal process at IOMI as detailed above is structured around strict guidelines to make sure that funds are securely sent back to their originating source and beneficiary.

Unless we agree otherwise, Withdrawal/Refunds from the Account may only be made in the same currency in which the respective deposit was made.

In addition, when you deposit or withdraw money for trading purposes using alternative payment methods, you should be aware that additional fees and restrictions may apply. Withdrawal/ Refunds are subjected to Withdrawal/

Refunds processing and handling fees. Those fees will be deducted from the transferred withdrawn amount. The fees schedule is available on IOMI

Without derogating of the foregoing, IOMI may execute Withdrawal/ Refunds to a different facility than the one used for the deposit, subject to Anti Money-Laundering regulations.

Furthermore, when it comes to Withdrawal/ Refunds, Client may be required to present additional information and documents.

WITHDRAWAL/REFUNDS FEES

Withdrawal/ Refunds will be charged a transaction fee of the following:

50.00 USD/GBP/EURO for wire transfers; 25.00 USD/GBP/EURO for credit cards plus a processing fee of 10.00 USD/7.00 EUR/5.00 GBP. A levy of 10% of the Withdrawal/ Refund amount will be charged to any Withdrawal/ Refund from an account that has not executed more than 200 in turnover and/or from accounts that have not been verified.

Minimum Withdrawal/ Refund for wire transfers is 250.00 USD/GBP/EURO. Minimum Withdrawal/ Refund on any other method is 100.00 USD/GBP/EURO. Note that these charges exclude the transaction fee imposed; for instance, if a minimum of \$250 is to be withdrawn by bank wire transfer, a transaction fee of \$50 will be charged.

Fees may change depends on the processing system and/or bank

NON-DEPOSITED FUNDS

Funds appearing on Clients account may include agreed or voluntary bonuses and incentives, or any other sums not directly deposited by the Client or gained from trading on account of actually deposited funds (Non-Deposited Funds). Please note unless otherwise explicitly agreed, Non-Deposited Funds are not available for Withdrawal/ Refund. Further, due to technical limitations, Non-Deposited Funds may be assigned to Clients account in certain occasions (for example, for the technical purpose of allowing the closing of positions or an indebted account).

Without derogating from the above mentioned, bonuses issued to Client by IOMI

may only be withdrawn subject to execution of a minimum trading volume of 25 times the deposit amount plus the bonus issued ("Minimum Trading Volume")

SUBMITTING A WITHDRAWAL/REFUND REQUEST

In order to process your Withdrawal/ Refund request, you must:

- Open a Withdrawal/ Refund request from client area.
- Print the [Withdrawal/ Refund.pdf] form. Client will log in to his account through the website, click on Withdrawal/ Refund, fill up the information and fill up the Withdrawal/ Refund form.
- Sign the printed form.
- All compliance documentation must have been received and approved by IOMI compliance officer in order to proceed with the Withdrawal/ Refund.
- Beneficiary Name must match the name on the trading account. Requests to transfer funds to third party will not be processed.

Important: account holder is required to monitor account regularly, and ensure that available margin exists in the account prior to submitting this request, as such withdrawal/ refund may have an impact on existing open positions or trading strategy used.

REFUND PROCESSING TIME

The time it takes for the money to reach your credit card or bank account that has been used to deposit funds may vary (usually up to five business days). Note that it might take longer for Withdrawal/ Refunds to bank accounts due to the additional security procedures in force.

The request will generally be processed by IOMI within 2-5 business days of receipt. In order to avoid any delays please review your information carefully before submitting your request.

IOMI bears no responsibility for errors or inaccuracies made by the account

holder. Corresponding Withdrawal/ Refunds will take 3 to 5 business days to process. IOMI cannot monitor and is not responsible in any way for the Clients Credit Card Company or banks internal procedures. Client must follow up with the credit card or respective bank independently.

Funds are released to your credit account once your credit card merchant has debited the funds from our account. This process may take up to 5 business days or more to reflect on your credit card account balance. If you do not have online access to your credit card, it should appear on the next billing statement(s) depending on your cards billing cycle.

Please note clearly that we are not committed to any time frame and that any additional charges imposed by third parties shall be deducted from the deposit or the Withdrawal/ Refund, as applicable.

Additional Charges: If the receiving bank uses an intermediary bank to send/receive funds, you may incur additional fees charged by the intermediary bank. These charges are usually placed for transmitting the wire for your bank. IOMI is not involved with and nor has any control over these additional fees. Please check with your financial institution for more information.

CREDIT/DEBIT CARDS

For Credit card deposits, when you choose an account in a different currency than USD (United States Dollar), your credit card will be debited properly in accordance with amount deposited and the applicable exchange rates. In addition to the exchanged sum deposited, additional credit cards fees may apply (as a result, in such cases you may notice discrepancies between the sum of deposit and the sum charged on your credit card). Customers must accept these slight variations that can occur and wont try to charge this back.

If you have used a credit card to deposit money, performed online trading and decide to cash in on your winnings, the same credit card must be used.

Amount of Withdrawal/ Refund per credit card is only allowable to an equal amount of money deposited per credit card or less. Greater amounts must be wire-transferred to a bank account.