# DEPOSITS AND WITHDRAWALS POLICY

Last Updated: July 2026

**Purpose**

This Deposits and Withdrawals Policy explains the main rules applied by PERPETUAL LIQUIDITY LIMITED to client funding and withdrawal requests. It should be read with the Client Agreement and AML Policy.

**Approved payment methods**

The Company may make available bank transfer, card, electronic wallet, crypto or other payment methods from time to time. Availability may depend on jurisdiction, client type, account type, currency, payment provider and internal risk controls.

**Same name requirement**

Deposits must come from a payment method held in the same name as the trading account holder. Withdrawals are normally processed only to a payment method held in the same name as the trading account holder. Third party payments are not accepted unless expressly approved by the Company in exceptional circumstances and subject to enhanced checks.

**Verification and source of funds**

The Company may request proof of payment method ownership, bank statements, card copies, wallet evidence, source of funds, source of wealth or other documents before accepting a deposit or processing a withdrawal.

**Withdrawal method and order**

The Company may require withdrawals to be returned to the original deposit method before profits are withdrawn by another approved method. Where multiple deposit methods were used, the Company may determine the withdrawal order based on AML, payment provider and risk requirements.

**Processing times**

Processing times displayed by the Company are estimates only. Actual timing may depend on client verification, payment provider checks, banking hours, blockchain confirmations where applicable, public holidays, intermediary banks, compliance reviews and technical availability.

**Fees and currency conversion**

Fees, bank charges, intermediary charges, payment provider charges and currency conversion charges may apply. The client is responsible for any charge deducted by banks, payment providers, blockchain networks or intermediaries unless the Company expressly states otherwise.

**Refusal, delay or return of funds**

The Company may refuse, delay, reverse, return, hold or investigate any deposit or withdrawal where required or appropriate due to AML, CTF, sanctions, fraud, chargeback risk, payment provider rules, incorrect details, trading abuse, insufficient margin, open positions, legal claims, tax requests, regulatory requests or operational concerns.

**Client responsibility**

You are responsible for providing accurate payment details. The Company is not responsible for delays or losses caused by incorrect details, third party provider issues, banking errors, blockchain errors, network fees or actions outside the Company's reasonable control.