

Deposits and Withdrawals Policy

Earn
Online Broker

August 2025

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 Top Markets Solutions Ltd ("the Company"), operating under the trade name Earn, 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 Company account.

Any withdrawal of funds, from your 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 in case the bank account used for the deposit is no longer in operation at the time of withdrawal.

Please note that the total processing time for withdrawals to a bank account depends substantially on the currency of the account, as well as location and internal policies & procedures of the recipient's financial institution. Please expect the funds to be credited to your bank account within 2 to 10 business days, depending on the above.

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.

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 As soon as all previous deposits by card have been withdrawn back to the card used for the deposit, transfer to a bank account may be offered for withdrawal of profits.

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

The Company reserves the right to ask you to upload a scanned color copy or photos 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 in the image, and cover the CVV number from the back of your credit card. Please note that for cards that don't show cardholder name, the Company may require from a Client documental proof of card ownership, such as a confirmation letter or statement by the card's issuer.

The company takes extreme precautions when dealing with security alerts for credit card payments in order to protect our and our clients' financial integrity. For this reason, although we strive to credit our clients' Credit/Debit card deposits as soon as possible, we do not undertake

nor promise to be able to ensure such crediting immediately after the depositing, as in some cases additional verification of payments is likely to be required.

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. The Company 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 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 their trading account.

The Company currently offers the following electronic payment options: MONEYBOOKERS/SKRILL, NETELLER. Using these facilities as a means of transferring funds is at the discretion of each client and the Company 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 been identified and assessed by the Company and have confirmed their contact details. Clients would be required to upload their supporting documents, such as a coloured copy of Passport / ID card and Proof of Address, and have their trading account verified, so as to be able to deposit and trade.

Please note that the Company will be legally required to return any Client's deposits made into unverified trading accounts in case the verification procedures are not completed within 15 days of the first deposit date, and/or in case such deposits originate from outside of the EC/EEA area.

Please note that withdrawals will be processed by the Company on the same day or the next working day if received outside normal working business hours.

Upon submitting a withdrawal request you may be required to provide further documentation as may be required from time to time by Anti Money Laundering (AML) regulations, Credit/ Debit Card companies, Electronic Payment providers and the Company.

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

The Company cannot accommodate withdrawal requests for floating trading profits. A trading position will need to be closed before any profits attributed to it may be withdrawn.

No Third-Party Payments are allowed under any circumstances.

The Company does not accept cash deposits as a form of payment into a trading account.

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

The Company reserves the right to require the client withdrawal method on the Company 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 the Company into the transfer currency.