Deposit and Withdrawal Policy

Trading in financial markets via **Manu Investments** requires customers to deposit funds into their online trading accounts. Profits earned from trading may be withdrawn in accordance with this Deposit and Withdrawal Policy, as well as the applicable Terms and Conditions.

1. Deposits

- All deposits must be made from a **single source account** held in the **Client's name** and in the **Client's country of residence**.
- For bank wire transfers, a **SWIFT confirmation** must be sent to **Manu Investments** to verify the source of funds.
- Failure to comply with this policy may result in the rejection of deposits via Bank/Wire Transfer.
- **Dormant Accounts** (no login or trading activity for more than six (6) months) will be charged a **10% Dormant Fee monthly**.

2. Withdrawals

- In accordance with AML regulations, **withdrawals can only be made to the same account or card used to deposit funds**.
- Withdrawals must be made in the **same currency** as the original deposit, unless otherwise agreed.
- Alternative payment methods may be subject to **additional fees and restrictions**.
- **Manu Investments** reserves the right to execute withdrawals to a different facility subject to AML compliance.
- Additional documentation may be required for withdrawals.

3. Withdrawal Fees

Method	Fixed Fee	Processing Fee	Minimum Withdrawal
Wire Transfer	$/€/£ 50	—	$/€/£ 250
Credit Card	$/€/£ 25	$10 / €7 / £5	$/€/£ 100
ePayments	$/€/£ 25	—	$/€/£ 100

- A **10% levy** will be charged on withdrawals from accounts that:
  - Have not reached at least **$200 turnover**, and/or
  - Have not completed full **KYC verification**.

Fees are **subject to change** based on processing systems and/or banking institutions.

4. Non-Deposited Funds

- Bonuses, promotions, and other credits **not directly deposited by the Client** are considered **Non-Deposited Funds**.
- These funds are **not available for withdrawal**, unless otherwise agreed in writing.
- Bonuses can only be withdrawn **after generating trading volume** equal to **25x (deposit + bonus)**.

5. Submitting a Withdrawal Request

To initiate a withdrawal:

1. **Login** to your **Manu Investments** account.
2. Open a withdrawal request from the **Client Area**.
3. **Print and sign** the withdrawal request form.
4. Ensure **all compliance documents** are approved by the Compliance Department.
5. The **beneficiary name** must match the name on the trading account.
6. **Third-party transfers are not allowed**.

Important: Ensure you have sufficient margin available before requesting a withdrawal, as it may affect your open positions or trading strategy.

6. Processing Time

- **Manu Investments** generally processes requests within **2 to 5 business days**.
- Funds may take **up to 5 business days** to reflect in your bank or credit card account.
- Due to security procedures, **bank withdrawals may take longer**.
- **Credit card refunds** may take up to **2–14 business days** depending on your bank's processing cycles.

Manu Investments is not responsible for delays caused by **third-party processors** or **financial institutions**.

7. Currency Handling

- **Manu Investments** accounts may operate in **USD, EUR, or GBP (Base Currencies)**.
- Payments in other currencies will be converted at the applicable **Exchange Rate** at our discretion.
- Clients accept responsibility for any differences due to exchange rate conversions or transaction processing.

8. Refund and Return Policy

- **Manu Investments** may **block access, suspend trading, cancel withdrawals**, or **refund deposits** if a violation of AML or counter-terrorism financing regulations is suspected.
- If no trading activity occurs within **30 days** of deposit, **Manu Investments** reserves the right to **return the funds** to the original sender.

- Refunds will be made to the same **bank account or electronic wallet** used for the original deposit.
- If client actions are deemed to be **inappropriate, illegal, or dishonest**, **Manu Investments** may act without prior notice and may recover any associated costs from the client's funds.

9. Credit/Debit Cards

- Deposits made in a currency **different from USD** may result in **exchange rate differences** and **credit card processing fees**.
- These variations are normal and **do not constitute grounds for chargebacks**.
- Withdrawals to credit cards are limited to the **original deposit amount** per card. Excess funds will be sent via **bank wire**.

10. Additional Charges

- If an **intermediary bank** is used during the transfer, **additional fees** may apply. **Manu Investments** is **not responsible** for such third-party charges.
- Clients are advised to contact their financial institution for more details.

11. General Provisions

This policy is not exhaustive and may be updated at any time in accordance with **regulatory changes** or internal compliance protocols.