



# DEPOSIT & WITHDRAWAL POLICY

**Issue Date:** 17th December 2018

Royal Financial Trading Pty Limited **ABN** 30 157 780 259 | **AFSL** 420268

## DEPOSITS

At ROYAL, we provide you with a wide range of depositing options for your convenience across many popular global currencies such as AUD, USD, EUR, GBP, SGD, HKD, CAD, CHF, NZD.

All monies received from clients are banked and held in a client segregated trust account with National Australia Bank and dealt with in accordance with the Australian Client Money Rules under the Corporations Act.

Please make sure that the funds being deposited are from an account/credit card in the same name as your Royal trading account. We cannot accept third party payments. In the case of a joint account we can accept funds from an account/credit card from just one of the approved parties on the account. Payments to and from international banking institutions may attract transfer fees, including intermediary bank fees, which are independent of ROYAL. Any such fees will be the responsibility of the client.

Please be aware that some deposit methods attract greater transactional fees than others as described in each option.

## WITHDRAWALS

Funds can only be withdrawn to an account/credit card in the same name as your ROYAL trading account. We will not action third party transfers.

Payments to and from international payment institutions may attract transfer fees, including intermediary bank fees, which are independent of ROYAL. Any such fees will be the responsibility of the client.

If you are requesting a transfer to be made in a currency that is different from your Trading Accounts base currency, then you will be charged a 3% conversion fee in addition to any transaction fee.

**Bank/Wire Transfers:** Are free for Domestic AUD transfers. All other international transfers and currencies will attract TT fees that are charged by the bank.

**Credit Card Withdrawals:** Have no fee. Any amounts that are withdrawn will only be paid to the same debit/credit card(s). Withdrawal amounts in excess of the original deposit amount(s) will only be paid by bank wire or in approved cases AUD cheque.