Version: 1.0

PANTHER CAPITALS LTD

DEPOSIT & WITHDRAWAL POLICY

Introduction

This Policy sets out how Panther Capitals Ltd ("Panther Capitals", "the Company", "we", "us") manages the deposit and withdrawal of client funds, and the terms and conditions that govern those processes. This Policy forms an integral part of our Client Agreement, which is also available on our website. By opening an account with, or transacting through, Panther Capitals, the Client agrees to be bound by the terms of this Policy in addition to the Client Agreement.

This Policy has been designed to protect both Clients and the Company from fraud, money laundering, terrorist financing, and the misuse of trading accounts and payment facilities for purposes other than genuine trading activity. Clients are strongly encouraged to read this Policy carefully before initiating any deposit or withdrawal.

Deposits

1. Deposit Channels

1.1. Clients may fund their trading accounts through the Panther Capitals Client Portal or Mobile App. Certain deposit methods may result in near-instant crediting of the trading account, while others may be subject to verification checks, bank processing cycles, or technical delays before funds appear.

1.2. A complete and up-to-date list of accepted funding methods, including bank transfers, debit/credit cards, and approved alternative payment solutions, is published on the Deposit page of the Panther Capitals website.

2. Changes to Deposit Methods

2.1. Deposit facilities are reviewed periodically and may be added, amended, suspended, or withdrawn to reflect changes in industry practice, regulatory requirements, or the availability of our payment service providers. Panther Capitals reserves the right to make such changes without prior notice to Clients.

3. Company's Discretion

3.1. Panther Capitals retains absolute discretion to restrict, suspend, or discontinue any deposit method associated with a Client's trading account where doing so is considered necessary to mitigate the risk of fraud, to comply with anti-money laundering ("AML") and counter-terrorist financing ("CFT") obligations, or to otherwise protect the interests of Clients or the Company.

4. Purpose of Deposit Facilities

4.1. Deposit facilities offered by Panther Capitals exist solely to fund genuine trading activity on the Client's trading account. All deposited funds must be intended for, and ultimately applied to, the execution and settlement of financial instruments offered by the Company.

4.2. Clients must not use their trading account, e-wallet balance, or any deposit channel as a substitute for personal or business banking, as a remittance or currency exchange service, or as a mechanism for moving money between unrelated third parties. Trading accounts are not, and must never be treated as, a general-purpose payment or transfer facility.

4.3. Any breach of this clause may result in the rejection or reversal of deposits, suspension of account access, forfeiture of related bonuses or promotional credit, and/or termination of the Client Agreement. Panther Capitals reserves the right to investigate any funding pattern it considers unusual and to report such activity to the competent authorities where required by law.

5. Name Matching Requirement

5.1. To safeguard Client funds and meet regulatory obligations, every deposit must originate from a funding source — bank account, credit/debit card, or alternative payment account — held in the exact legal name of the registered trading account holder.

5.2. Deposits from third-party sources are strictly prohibited. Panther Capitals will not accept funds from a Client's family member, friend, employer, business partner, or any other unrelated party, regardless of any consent purportedly given by that party.

5.3. Where a deposit is received from a mismatched funding source, Panther Capitals may take corrective action, including rejecting the deposit before processing, reversing the funds to their original source, or issuing a refund to the originating account.

5.4. Processing times for any such reversal or refund vary according to the payment method, the Client's bank, and any intermediary institutions involved. Panther Capitals does not guarantee an immediate return of funds and accepts no liability for delays or costs arising from such reversals.

6. Joint Accounts

6.1. Funds from a joint bank account or joint credit card may be accepted only where at least one named holder of that account is also the registered trading account holder. Such deposits remain subject to review and prior approval by Panther Capitals.

7. Verification of Funding Account Ownership

7.1. Panther Capitals may, at its sole discretion, require proof of ownership of any funding source before crediting a deposit to a trading account.

7.2. Where verification is required, Clients may be asked to provide supporting documentation — for example, a scanned copy or photograph of the card used for a deposit.

7.3. For security purposes, Clients must redact card numbers so that only the first six and last three digits remain visible (e.g., 2222 88[redacted]123).

7.4. The cardholder's name and the card's expiry date must remain clearly legible in any submitted document.

7.5. Failure to submit satisfactory documentation within a reasonable timeframe will result in the deposit being declined and the funds returned to the original source of payment.

8. Third-Party Fees

8.1. Panther Capitals is not responsible for fees, charges, or deductions applied by third-party banks, card issuers, payment processors, or other financial intermediaries in connection with a Client's deposits or withdrawals.

8.2. Such charges may include sending- and receiving-bank transfer fees, correspondent bank charges on international transfers, card processing costs, currency conversion charges, and service fees levied by e-wallet or alternative payment providers.

8.3. These costs are outside the Company's control and are borne solely by the Client. Consequently, the amount credited to a trading account, or received on withdrawal, may be lower than the amount originally sent. For example, a USD 1,000 deposit may be credited as USD 970 after deductions by the sending and intermediary banks.

8.4. Clients are responsible for confirming applicable charges with their own bank or payment provider before initiating any transaction.

9. Fee Waivers

9.1. Where Panther Capitals elects, at its discretion, to waive or absorb certain charges, this will apply only to fees visible to the Company at the point of processing, such as its own internal processing fees or fees levied directly by its payment providers.

9.2. Charges imposed by the Client's own bank, an intermediary institution, or any other third party in the payment chain remain the Client's sole responsibility.

9.3. As such third-party charges cannot be predicted or controlled by Panther Capitals, the Company cannot guarantee reimbursement, and the final amount credited or received may still be lower than expected.

10. Processing Delays and Risks

10.1. Panther Capitals will not be liable for losses, including auto-liquidation or forced liquidation of open positions, arising from delays in the processing of a deposit.

10.2. Such delays may result from factors beyond the Company's control, including bank processing schedules, payment provider procedures, verification requirements, or settlement timelines.

10.3. Funds are only credited to a trading account once they have fully cleared and been received by Panther Capitals.

10.4. Deposits that are pending or in transit are not treated as available funds for trading or for meeting margin obligations.

10.5. It remains the Client's sole responsibility to ensure that sufficient cleared funds are maintained at all times to meet margin requirements and avoid the forced liquidation of open positions.

11. Suspicious Trading or Funding Activity

11.1. Where Panther Capitals has reasonable grounds to believe a Client is not acting in good faith, or is engaged in suspicious, irregular, or potentially fraudulent funding activity, the Company may, at its sole and absolute discretion, decline a deposit, freeze or void related transactions, and terminate the Client Agreement without prior notice.

11.2. Such action may be taken in circumstances including, but not limited to, suspected money laundering, use of third-party funding sources, attempts to disguise the true origin of funds, or a pattern of funding inconsistent with genuine trading activity.

11.3. Panther Capitals reserves the right to report such activity to the relevant regulatory or law enforcement authorities in accordance with its AML/CFT obligations.

12. Deposit Limits and Anti-Structuring Controls

12.1. Panther Capitals may impose minimum and maximum deposit limits per transaction, per day, or per rolling period, which will be displayed on the Deposit page of the website or communicated to the Client directly.

12.2. Clients must not split a single intended deposit into multiple smaller transactions, use multiple payment instruments, or otherwise structure funding activity with the purpose or effect of avoiding verification thresholds, reporting obligations, or internal risk controls. Such conduct constitutes structuring and may be treated as suspicious activity under Clause 11.

12.3. Where structuring or layering of deposits is suspected, Panther Capitals may aggregate related transactions for verification purposes, request a consolidated explanation and supporting evidence of source of funds, suspend deposit facilities pending review, and/or escalate the matter in accordance with Clause 11.

13. Promotional and Bonus Deposits

13.1. From time to time Panther Capitals may, at its discretion, offer deposit bonuses, cashback, fee rebates, or other promotional credit to eligible Clients. Any such benefit is subject to separate promotional terms published at the time of the offer, which form part of this Policy where applicable.

13.2. Promotional credit is provided strictly to support genuine trading activity. Panther Capitals reserves the right to claw back, cancel, or nullify any bonus, and any profit generated using it, where an account shows a pattern of deposit-and-withdraw activity, hedged or risk-free trading, or any other conduct designed to extract the value of the promotion without corresponding market risk.

Withdrawals

1. Withdrawal Requests and Processing

1.1. Panther Capitals will process withdrawal requests submitted through the Client Portal or Mobile App, provided the instruction is valid, complete, and submitted in accordance with the procedures published on the platform.

1.2. While Panther Capitals endeavours to process withdrawals promptly, the time taken for funds to reach a Client's receiving account will vary according to the withdrawal method selected, the Client's bank or payment provider, any intermediary institutions, and applicable verification checks. A current list of available withdrawal methods, associated processing timelines, and fees is published on the Withdrawal page of the website.

2. Withdrawal Destination Restrictions

2.1. In compliance with AML/CFT requirements, Panther Capitals operates a return-to-source policy: withdrawals will only be processed back to the original funding source used to fund the account.

2.2. Panther Capitals may, at its absolute discretion, reject any withdrawal instruction directing payment to a different, unrelated, or anonymous account, unless the Client provides a valid reason supported by appropriate documentation — for example, where the original funding source is no longer available due to account closure or card expiry.

2.3. Additional information or documentation, such as bank statements or proof of account ownership, may be requested at any time to verify the legitimacy of a withdrawal request. Failure to provide satisfactory evidence may result in delay, rejection, or the return of funds to their original source.

3. KYC Verification Requirement for Withdrawals

3.1. No withdrawal request will be processed until the Client's trading account has been fully verified and all required Know Your Customer ("KYC") documentation — including proof of identity, proof of residential address, and any further documents requested by Panther Capitals — has been submitted, reviewed, and approved.

3.2. Withdrawal requests from accounts with incomplete KYC verification will be automatically declined until the outstanding documentation is provided and approved. Clients are encouraged to complete verification promptly following registration to avoid delays to future withdrawals.

4. Additional Information and Documentation

4.1. Panther Capitals reserves the right, at its sole discretion, to request further information or documentation at any time to verify the legitimacy of a withdrawal, including proof of account ownership, updated identification, bank statements, or other records establishing the lawful origin and destination of funds.

4.2. Failure to comply with such a request may result in the rejection of the withdrawal, reversal of the transaction, or the request being placed on hold. Panther Capitals is not liable for delays caused by the need to obtain or review additional information in satisfaction of its legal and regulatory obligations.

5. Withdrawal Processing Times

5.1. Approved withdrawal requests are generally processed by Panther Capitals within 24 hours of receipt. The time for funds to reach the Client's account thereafter depends on the withdrawal method and the processing times of the Client's bank, payment provider, or any intermediary institutions; in most cases Clients should expect to receive funds within 1 to 7 business days.

5.2. Panther Capitals cannot be held liable for delays caused by external payment systems, banks, or other third-party institutions beyond its control.

6. Bank Wire Withdrawals and Fees

6.1. Bank wire withdrawals typically take between 3 and 5 business days to complete.

6.2. Panther Capitals does not charge its own withdrawal fee; however, Clients remain responsible for any charges levied by banks or intermediary institutions, which will be deducted from the withdrawal amount before it reaches the Client. An international wire, for example, may typically incur a fee of USD 25.

6.3. Clients should confirm applicable charges with their bank or payment provider in advance, as Panther Capitals has no control over, and cannot reimburse, such costs.

7. Withdrawal of Trading Profits and Excess Balances

7.1. Trading profits, and any account balance exceeding the total of a Client's initial deposits, will preferably be returned by bank wire transfer to ensure funds are returned securely and traceably to a verified bank account in the Client's name.

8. Source of Funds and Source of Wealth Verification

8.1. Clients may be required, when submitting a withdrawal request or at any other time, to provide information or documentation relating to the source of the funds in their account and/or their broader source of wealth.

8.2. Such documentation may include bank statements, payslips, business income records, tax returns, or other evidence Panther Capitals considers necessary to establish the legitimacy of funds.

9. Suspicious or Improper Withdrawal Activity

9.1. Where Panther Capitals has reasonable grounds to believe a Client is not acting in good faith, is engaged in suspicious or irregular withdrawal behaviour, or that processing a withdrawal may breach applicable AML/CFT laws, the Company may decline the withdrawal, void related transactions, terminate the Client Agreement, and/or escalate the matter to the relevant authorities.

10. Accuracy of Withdrawal Instructions and Irrevocability of Transactions

10.1. Panther Capitals does not guarantee the ability to recall, reverse, or amend a transaction once processed.

10.2. It is the Client's sole responsibility to ensure that all withdrawal instructions, including destination account details such as account numbers, IBANs, and SWIFT codes, are accurate and complete at the time of submission.

10.3. Panther Capitals will not be liable for losses, delays, or misdirected funds resulting from incorrect or incomplete instructions provided by the Client. Recovery of misdirected funds will depend entirely on the cooperation of the receiving institution, and the Company cannot guarantee a successful outcome.

11. Withdrawals and Margin Requirements

11.1. Panther Capitals may reject a withdrawal request where it has reasonable grounds to believe processing it would cause the Client's account to fall below required margin levels or result in a deficit balance.

11.2. Clients should carefully consider the impact of any withdrawal on their available margin before submitting a request. It remains the Client's sole responsibility to maintain adequate funds to support open positions and manage associated risk.

11.3. Where free margin is insufficient to cover a requested withdrawal, the Client will be notified and invited either to close open positions to release additional margin, or to submit a revised request within the available free margin.

12. Withdrawals During Chargebacks or Investigations

12.1. Panther Capitals reserves the right to reject or place on hold any withdrawal request where the Client's account is subject to an ongoing chargeback, dispute, or other pending investigation.

12.2. Withdrawals may be suspended for the duration of such a review. Clients will be kept informed of the status, and further documentation may be requested to assist the process.

12.3. The Company will act in accordance with its legal, regulatory, and contractual obligations and reserves the right to restrict account activity, reverse transactions, or terminate the Client Agreement where appropriate.

13. Third-Party Payments

13.1. Third-party deposits and withdrawals are strictly prohibited. Panther Capitals applies a return-to-source policy: funds deposited via a given card, bank account, or e-wallet may only be withdrawn back to that same instrument, whether as a partial or full refund, until the deposited amount has been fully returned. This principle applies equally to all funding methods offered by the Company.

13.2. Where funds genuinely cannot be returned to the original source, any refund will preferably be made by bank wire transfer to an account held in the name of the trading account holder.

13.3. Where Panther Capitals identifies a payment originating from a third party, it is entitled to reverse the payment, close any open positions, nullify any profits generated, and/or terminate the trading account. The Company will not be liable for losses arising from a Client's breach of this clause.

14. Minimum Withdrawal Amounts and Frequency Controls

14.1. Panther Capitals may set minimum withdrawal amounts and reasonable limits on the number of withdrawal requests a Client may submit within a given period, as published on the Withdrawal page of the website. These controls exist to manage processing costs and to reduce the risk of the facility being used for purposes other than genuine trading.

14.2. Panther Capitals reserves the right to consolidate multiple pending withdrawal requests from the same account into a single payment instruction.

15. Prevention of Deposit–Withdrawal Cycling and Facility Misuse

15.1. Clients must not use the deposit and withdrawal facility to deposit funds and withdraw them shortly thereafter with no trading, negligible trading, or trading structured to eliminate genuine market risk (including matched, hedged, or wash-trading patterns across one or more accounts). Such conduct is treated as misuse of the facility rather than legitimate trading activity.

15.2. Where such a pattern is identified, Panther Capitals reserves the right to withhold the withdrawal pending review, charge back any merchant or processing fees the Company absorbed on the Client's behalf under Clause 9 of this section, apply a discretionary handling fee, delay future access to low-fee payment methods, and/or, in cases of repeated abuse, suspend or terminate the account in accordance with the Client Agreement.

15.3. Panther Capitals will make reasonable efforts to notify a Client where such activity is identified before taking action, save where doing so would be inconsistent with the Company's AML/CFT obligations.

16. Loyalty and Preferred-Client Withdrawal Benefits

16.1. Clients in good standing who meet the eligibility criteria published from time to time by Panther Capitals (which may include account tenure, verification status, and trading history) may qualify for benefits such as priority withdrawal processing, waived internal handling fees, or dedicated support for large withdrawals.

16.2. Eligibility for, and the scope of, any such benefit is determined at the sole discretion of Panther Capitals and may be varied, suspended, or withdrawn at any time.

Benefits of the Panther Capitals Deposit & Withdrawal Facility

Panther Capitals aims to make funding and accessing a trading account as efficient, transparent, and secure as possible for genuine trading Clients. Current benefits include:

- No internal deposit fees on standard bank transfer, card, and supported e-wallet methods, and merchant fees on Neteller, Skrill, and other approved e-wallets are covered by the Company on the Client's behalf, subject to Clause 15 of the Withdrawals section.
- A 24-hour internal processing commitment for approved withdrawal requests, subject to the completion of KYC and any required verification checks.
- Multi-currency deposit and withdrawal support, allowing eligible Clients to fund and withdraw in their preferred currency where offered.
- Encrypted, PCI-compliant payment processing designed to protect Client payment data at every stage of a transaction.
- Real-time deposit and withdrawal status tracking through the Client Portal and Mobile App.
- Priority processing, dedicated support, and preferential fee treatment for verified long-standing Clients under the loyalty benefits described in Clause 16 of the Withdrawals section.
- A dedicated payments support team available to assist with funding queries, failed transactions, and documentation requirements.

These benefits are provided at the discretion of Panther Capitals, are subject to the eligibility and anti-misuse conditions set out elsewhere in this Policy, and may be amended, suspended, or withdrawn at any time.

Additional Terms

17. Good-Faith Use of Fee-Covered Payment Methods

17.1. Panther Capitals covers the merchant fees associated with Neteller, Skrill, e-wallet, other Alternative Payment Methods ("APMs"), and credit card deposits on behalf of Clients. This facility is provided in good faith on the understanding that it will be used to fund genuine trading activity.

17.2. Where a Client deposits via Neteller, Skrill, an e-wallet, an APM, or a credit card and subsequently requests a withdrawal of those funds with no trading, or only minimal trading, having taken place, Panther Capitals reserves the right to charge the applicable merchant fees and/or a discretionary handling fee against the Client's trading account at the point of withdrawal. Clients will be notified where such activity is identified, and repeated instances of abuse will result in account suspension or termination.

18. Prohibition on Use as a Payment or Merchant Facility

18.1. Trading accounts, e-wallets, and associated payment facilities must not be used to receive payment for goods or services, to process transactions on behalf of a business, or to act as an intermediary or agent for the movement of third-party funds. Panther Capitals is not a payment institution and does not offer merchant acquiring, remittance, or money transfer services.

18.2. Any account found to be operating as a de facto payment or transfer facility, rather than for genuine trading, will be suspended pending investigation and may be closed, with funds returned in accordance with this Policy and applicable law.

19. Sanctions and Restricted Jurisdictions

19.1. Panther Capitals will not process a deposit or withdrawal where doing so would breach applicable sanctions regimes, or where the Client, the funding source, or the receiving account is located in, or connected to, a jurisdiction or party subject to sanctions or other legal restrictions.

19.2. The Company reserves the right to screen transactions against sanctions and watch lists, to delay or decline a transaction pending such screening, and to report matches to the relevant authorities as required by law.

20. Dormant Accounts and Unclaimed Funds

20.1. Where a trading account has shown no login activity, trading activity, or deposit/withdrawal instruction for an extended period defined in the Client Agreement, Panther Capitals may classify the account as dormant and apply any dormancy fee or process disclosed in the Client Agreement.

20.2. Panther Capitals will make reasonable efforts to contact the Client using the account's registered details before applying any dormancy treatment or returning residual funds in accordance with applicable unclaimed-property laws.

21. Right to Conduct Ongoing Due Diligence

21.1. Panther Capitals may, at any time and without prior notice, conduct further due diligence or enhanced due diligence on a Client, including reverification of identity, address, source of funds, or source of wealth, where required by its risk-based approach to AML/CFT compliance or by a change in the Client's circumstances or transaction pattern.

21.2. Deposit and withdrawal facilities may be suspended for the duration of any such review.

22. Minimum Age Requirement

22.1. Panther Capitals does not accept Clients under the age of 18. Any application, deposit, or withdrawal request submitted by a person below this age will not be processed, and any account found to be in breach of this requirement will be closed immediately in accordance with the Client Agreement.

23. Non-Exhaustive Nature of this Policy and Amendments

23.1. This Policy cannot anticipate every circumstance. Further terms, conditions, or requirements may apply at any time in response to changes in law, regulation, or industry practice, including developments in AML/CFT standards.

23.2. Panther Capitals will review this Policy periodically and may amend it at its sole discretion. The most current version of this Policy is available on the Panther Capitals website, and continued use of the Company's services following any amendment constitutes acceptance of the revised terms.