PRIME DESK

MULTI-ASSET INSTITUTIONAL-GRADE BROKERAGE

Deposit & Withdrawal Terms

How Funds Are Paid In, Paid Out,
and What Governs Each

Company Registration Number 2026-00429
Saint Lucia International Business Company
Version 1.0 · Reference PD·LEG·13

FORMS PART OF THE CLIENT AGREEMENT

WWW.PRIME-DESK.COM

1 — Governing Principles

a) **Own name only.** Funds are accepted only from, and paid only to, an account or instrument held in the client's own name. Third-party payments are refused and returned to source.

b) **Return to source.** Withdrawals are returned to the method and account used to deposit, to the extent of the original deposit, before any alternative method is considered.

c) **Verification first.** No withdrawal is released until account verification is complete under the AML and KYC Policy.

d) **Segregation.** Funds held are subject to the Client Money Policy.

2 — Deposits

MATTER	TERMS
Accepted methods	The methods published in the client portal at the time of the transaction. Availability varies by country and may change.
Minimum deposit	Set by account type: Standard USD 10 · Pro USD 500 · Prime USD 2,000 · Risk Management USD 10,000 · DMA USD 100,000. The ZERO account is subject to a **maximum** deposit of USD 100.
Crediting	Funds are credited once received and cleared by the Company. Card and electronic payments are normally credited the same business day; bank transfers on receipt of cleared funds.
Currency	Accounts are denominated in USD. Deposits in another currency are converted at the rate applied by the payment provider or the Company's bank, and the conversion cost is borne by the client.
Charges	Provider, intermediary, and conversion charges are borne by the client. The Company does not apply its own deposit fee.
Refusal	A deposit may be refused where the source cannot be verified, where the payer is not the account holder, or where acceptance would breach the AML and KYC Policy. Refused funds are returned to source, less any cost incurred.

3 — Deposits Are Not Guaranteed Capital

IMPORTANT

A deposit is working capital for trading, not a savings balance. It is exposed to market risk from the moment a position is opened and may be reduced or eliminated by trading losses. The Company does not guarantee the return of any deposit.

4 — Withdrawals

MATTER	TERMS
How to request	Through the client portal only. Requests by email, chat, or through a partner are not accepted.
Processing time	Requests received on a business day before 14:00 server time are processed the **same business day**; otherwise the next business day. Time taken by the payment provider or receiving bank is additional and outside the Company's control.
Destination	The method and account used to deposit, to the extent of the original deposit. Profit above that amount is paid by bank transfer to an account in the client's own name.
Minimum withdrawal	USD 10, or the full free balance where it is less.
Available amount	Free margin only. Funds committed as margin to open positions cannot be withdrawn while those positions remain open.
Charges	Provider, intermediary, and conversion charges are borne by the client. The Company does not apply its own withdrawal fee.
Partial requests	Where free margin is insufficient for the full amount requested, the Company may process the available amount and notify the client, or decline the request.

5 — When a Withdrawal May Be Delayed or Declined

The grounds below are exhaustive. A withdrawal is not delayed for any reason outside this list.

a) Account verification is incomplete, or requested documentation has not been provided.

b) The request is under review under the AML and KYC Policy, or a screening match requires resolution.

c) The destination is not an account in the client's own name, or has not been verified.

d) A chargeback, payment dispute, or reversal is outstanding on the account.

e) The free margin is insufficient, or the withdrawal would leave insufficient margin for open positions.

f) An amount is owed to the Company, including a negative balance or an unpaid charge.

g) The account is subject to a live investigation into prohibited trading practices.

h) Account-specific limits apply — in particular the ZERO account, where no withdrawal is possible until profit reaches USD 200, and total profit payable is capped at USD 500.

i) A promotional credit is attached to the balance, and its published terms restrict withdrawal.

WHAT WE WILL NOT DO

The Company will not delay a withdrawal in order to retain a client, will not require a call with a sales representative before releasing funds, and will not condition a withdrawal on further trading, a further deposit, or acceptance of a promotion. Where a withdrawal is delayed, the client is told the ground relied on and what is required to resolve it — except where informing the client is prohibited under the AML and KYC Policy.

6 — Chargebacks and Reversals

A chargeback raised against a deposit is treated as a serious matter. On notification the Company may suspend the account, close open positions, and withhold withdrawals pending resolution. Where a chargeback is upheld against the Company in respect of funds already traded or withdrawn, the Company may recover the amount together with any fee incurred, and may terminate the relationship. Raising a chargeback instead of using the Complaints Handling Policy delays resolution and may permanently restrict the client's access to the Company's payment methods.

7 — Internal Transfers

Transfers between accounts held by the same client in the same name are processed on request through the client portal, subject to sufficient free margin on the transferring account and to the minimum and maximum deposit rules of the receiving account type. Transfers to an account held by a different person are not permitted.

8 — Dormant Accounts

Classification	An account with no trading activity, deposit, or withdrawal for **twelve (12) consecutive months** is classified as dormant.
Notification	The client is notified at the registered email address before any fee is applied, and given thirty (30) days to reactivate the account or withdraw the balance.
Fee	A monthly administration fee of **USD 10**, or the remaining balance where it is less, applied from the end of that thirty-day period. The fee never creates a negative balance.
Reactivation	The account is reactivated on any trading activity, deposit, or withdrawal, and the fee ceases.
Unclaimed funds	Funds remain the client's property and are payable on request at any time, subject to verification.

9 — Account Closure

On closure of an account, open positions are closed, amounts owed to the Company become immediately due, and the remaining balance is returned to the client by the route at Section 4, subject to completed verification. Where the original deposit method is no longer available, the Company will agree an alternative in the client's own name.

10 — Amendment and Enquiries

The Company may amend these Terms. The current version is published at www.prime-desk.com. Material changes take effect not less than seven (7) days after publication. Payment enquiries should be sent to **support@prime-desk.com**; a dispute about a payment is handled under the Complaints Handling Policy at **complaints@prime-desk.com**.