

Deposit And Withdrawal Policy

Trading in any investment opportunity that may generate profit requires Pioneermarkt.com customers to deposit money on their online account. Profits may be withdrawn from the online account.

Deposits and withdrawals are regulated by this WD policy as well as the generally applicable terms and conditions.

Deposits

You, the Client, have to perform all the deposits from a source (e.g. single bank account). If you want to start trading, you should make sure this account is in your country of residence and in your name. In order to certify that a SWIFT confirmation is authentic, it has to be sent to Pioneermarkt.com to confirm the origin of the money which will be used for trading. If you don't comply with this WD policy, you may be prevented from depositing the money via Bank/Wire Transfer. If you did not login and traded from your account within six (6) months ("Dormant Account"), your Dormant Account will be subject to a deduction of 10 % each month (the "Dormant Fee").

Withdrawals

According to generally acceptable AML rules and regulations, withdrawals must be performed only through the same bank account or credit/debit card that you used to deposit the funds.

Unless we agree otherwise, withdrawals from the Account may only be made in the same currency in which the respective deposit was made.

In addition, when you deposit or withdraw money for trading purposes using alternative payment methods, you should be aware that additional fees and restrictions may apply. Withdrawals are subjected to withdrawals processing and handling fees. Those fees will be deducted from the transferred withdrawn amount. The fees schedule is available on Pioneermarkt.com

Without derogating of the foregoing, Pioneermarkt.com may execute withdrawals to a different facility than the one used for the deposit, subject to Anti Money-Laundering regulations. Furthermore, when it comes to withdrawals, Client may be required to present additional information and documents.

Withdrawals Fees

Withdrawals will be charged a transaction fee of the following:

50.00 USD/GBP/EURO for wire transfers; 25.00 USD/GBP/EURO for credit cards plus a processing fee of 10.00 USD/7.00 EUR/5.00 GBP; 25.00 USD/GBP/EURO for ePayments. A levy of 10% of the withdrawal amount will be charged to any withdrawal from an account that has not executed more than 200 in turnover and/or from accounts that have not been verified.

Minimum withdrawal for wire transfers is 250.00 USD/GBP/EURO. Minimum withdrawal on any other method is 100.00 USD/GBP/EURO. Note that these charges exclude the transaction fee imposed; for instance, if a minimum of \$250 is to be withdrawn by bank wire transfer, a transaction fee of \$50 will be charged.

Fees may change depends on the processing system and/or bank of

Pioneermarkt.com. Non-Deposited Funds

Funds appearing on Clients' account may include agreed or voluntary bonuses and incentives, or any other sums not directly deposited by the Client or gained from trading on account of actually deposited funds ("Non-Deposited Funds"). Please note unless otherwise explicitly agreed, Non-Deposited Funds are not available for withdrawal. Further, due to technical limitations, Non-Deposited Funds may be assigned to Client's account in certain occasions (for example, for the technical purpose of allowing the closing of positions or an indebted account).

Without derogating from the abovementioned, bonuses issued to Client by Pioneermarkt.com may only be withdrawn subject to execution of a minimum trading volume of 25 times the deposit amount plus the bonus issued ("Minimum Trading Volume").

Submitting A Withdrawal Request

In order to process your withdrawal request, you must:

- Open a withdrawal request from client area.
- Print the [withdrawal.pdf] form. Client will log in to his account through the website, click on withdrawal, fill up the information and fill up the withdrawal form.
- Sign the printed form.
- All compliance documentation must have been received and approved by Pioneermarkt.com compliance officer in order to proceed with the withdrawal.
- Beneficiary Name must match the name on the trading account. Requests to transfer funds to third party will not be processed.

IMPORTANT: ACCOUNT HOLDER IS REQUIRED TO MONITOR ACCOUNT REGULARLY, AND ENSURE THAT AVAILABLE MARGIN EXISTS IN THE ACCOUNT PRIOR TO SUBMITTING THIS REQUEST, AS SUCH WITHDRAWAL MAY HAVE AN IMPACT ON EXISTING OPEN POSITIONS OR TRADING STRATEGY USED.

Typical Withdrawal Processing Time

The time it takes for the money to reach your credit card or bank account that has been used to deposit funds may vary (usually up to five business days). Note that it might take longer for withdrawals to bank accounts due to the additional security procedures in force.

The request will generally be processed by Pioneermarkt.com within 2 to 5 working days of receipt. In order to avoid any delays please review your information carefully before submitting your request. Pioneermarkt.com assumes no responsibility for errors or inaccuracies made by the account holder. Corresponding withdrawals will take 3 to 5 working days to process. Pioneermarkt.com cannot monitor and is not responsible in any way for the Client's Credit Card Company or bank's internal procedures. Client must follow up with the credit card or respective bank independently.

Funds are released to your credit account once your credit card merchant has debited the funds from our account. This process may take up to 2-14 working days or more to reflect on your credit card account balance. If you do not have online access to your credit card, it should appear on the next billing statement(s) depending on your card's billing cycle.

Please note clearly that we are not committed to any time frame and that any additional charges imposed by third parties shall be deducted from the deposit or the withdrawal, as applicable.

Additional Charges: If the receiving bank uses an intermediary bank to send/receive funds, you may incur additional fees charged by the intermediary bank. These charges are usually placed for transmitting the wire for your bank. Pioneermarkt.com is not involved with

and nor has any control over these additional fees. Please check with your financial institution for more information.

Credit/Debit Cards

For Credit card deposits, when you choose an account in a different currency than USD (United States Dollar), your credit card will be debited properly in accordance with amount deposited and the applicable exchange rates. In addition to the exchanged sum deposited, additional credit cards fees may apply (as a result, in such cases you may notice discrepancies between the sum of deposit and the sum charged on your credit card). Customers must accept these slight variations that can occur and won't try to charge this back.

If you have used a credit card to deposit money, performed online trading and decide to cash in on your winnings, the same credit card must be used.

Amount of withdrawal per credit card is only allowable to an equal amount of money deposited per credit card or less. Greater amounts must be wire-transferred to a bank account.

Currency

Your Account may comprise of different currencies. These will be subject to the following conditions:

We may accept payments into the account in different currencies and any payments due to or from us and any net balances on the account shall be reported by us in the respective currency; The account is maintained in US Dollars, Euro or GB Pounds ("Base Currencies") and any other currency will be converted at the exchange rate existing at the point of conversion ("Exchange Rate"); if the Client send funds in another currency than his account's currency, we will apply an exchange rate to our discretion. We will generally settle trades or perform any required setoffs and deductions in the relevant currency where the account comprises such currency ledger, save that where such currency balance is insufficient, we may settle trades in any currency using the Exchange Rate.

Additional Conditions

Please note this policy cannot be exhaustive, and additional conditions or requirements may apply at any time due to regulations and policies, including those set in order to prevent money laundering. Please note any and all usage of the site and services is subject to the Terms and Conditions, as may be amended from time to time by Pioneermarkt.com , at its sole discretion.

For queries concerning policy matters, please contact us anytime.

Refund and Return policy

The Refund Policy has been developed for the purpose of reducing the Company's financial and legal risks of the Company, as well as observing principles of anti-money laundering and counter terrorist activity.

The Company has the right to unilaterally block the access to the Secure Client Area, suspend trading activity of any accounts held by the Trader, cancel a request for transfer/ withdrawal, or make a refund, if the source of funds or the Client's activities contradict the anti-money laundering and counter terrorist financing policy.

The Company does not cancel the implemented trade transactions, therefore the Company has the right to return the funds to the remitter, if within one month from the date of recharge, no trading activity has been recorded on the trading accounts.

The Company has the right, under certain objective reasons and, if it is necessary, to make a refund of funds received via any payment system including credit/debit cards. Furthermore, the refund will be made to electronic wallets and bank details, which have been used by the Client when paying in the funds.

Should the Company classify the activities of the Client as inappropriate or contradicting the usual purpose of the Company's services usage, where there is a direct, or indirect, illegal or dishonest intent, the Company reserves the right to act within the framework of this document, without informing the Client in advance. All direct or indirect losses; expenses connected with transfer of funds are reimbursed to the Company from the Client's funds.

When replenishing a trade account with any card (e.g.: credit card, debit card, prepaid card), the Client agrees not to lodge a request to the bank to charge back the payment which has already been credited to the trade account or to the provider of a credit/debit bank card, both during and after the use of the Company's services. Any such attempt will be treated by the Company as a breach of the Terms for the provision of services, for which the Client may be subjected to responsibility in accordance with national legislation. If the Company still withdraws the transaction payment back, we reserve the right to block the access to the Secure Client Area, freeze the Client's current balance and send the monetary funds back to the account of the Client, after payment of all services and fees.