



# CENTRINO CAPITAL LTD

## DEPOSIT & WITHDRAWAL POLICY

LATEST UPDATED IN OCTOBER 2025

The services provided on [www.centrinocapital.com](http://www.centrinocapital.com) are provided by Centrino Capital Ltd., a company incorporated under the laws of Saint Lucia, with license number 2025-00708, regulated by the Financial Services Regulatory Authority (FSRA) Saint Lucia as a trading broker for over-the-counter derivatives contracts and foreign exchange spot markets and trading broker in the international markets.

Over-the-counter margined derivative contracts including contracts for difference and spot foreign exchange are complex instruments. They come with a high risk of losing money rapidly due to leverage. You should understand how these products work, and whether you can afford to incur losses and have the appropriate risk appetite. We recommend you seek professional advice before investing.

This policy defines the procedures and conditions for depositing and withdrawing funds from client trading accounts at Centrino Capital Ltd Ltd (hereinafter “Centrino Capital” or “Company”). We are committed to maintaining transparency and security in every financial transaction, ensuring your funds are managed with the highest level of care. Centrino Capital strives to offer optimal trading conditions and fast execution times to enhance your overall trading experience.

## 1. **Funding Your Trading Account**

We aim to make your deposit process smooth, secure, and transparent. Here’s what you need to know:

- i. To protect your funds, we only accept deposits that can be verified as coming directly from you, the account holder. If we cannot confirm this, we may reject the deposit.
- ii. If a deposit is rejected, we will return the funds to the original source using the same payment method, minus any transfer fees or charges we incur.
- iii. Once your funds reach our bank or payment service provider (PSP), they will be credited to your trading account on the payment’s value date for the full amount received.
- iv. Please note that we, our PSPs, or affiliated financial institutions, may set limits on how much can be deposited or transferred at one time or over a certain period.
- v. If we need to apply a deposit limit due to market conditions, we will notify you in advance via email, your trading platform, or another communication method.
- vi. By agreeing to our Terms and Conditions, you accept that we are not liable if you are unable to deposit due to such limits. Where legally allowed, you also waive any related claims.
- vii. If a deposit is later rejected by a bank or PSP, we will reverse the deposit from your trading account immediately. We may also cancel any trades made using those funds, which could result in a negative balance in your account.

Important for Card Deposits:

If you are depositing via credit or debit card, you must upload a photo of the card showing:

- a) Your name
- b) Expiry date
- c) Only the first 6 and last 3 digits of the card number (e.g., 123456 \*\*\* 789)

If this is not provided, your deposit will be declined.

## 2. **Withdrawing Funds from Your Trading Account**

We aim to make your withdrawal process as efficient and secure as possible. Here's what you need to know:

- a) Once you submit a withdrawal request through your client portal, we will begin processing it.
  - i. If we receive your request during business hours, we will start processing it the same day.
  - ii. Requests received outside business hours will be handled on the next working day.
- b) Our Back Office team processes all withdrawal requests within one (1) business day. However, the time it takes for the funds to reach your account depends on the payment method you choose.
- c) Bank transfers are processed within one (1) working day, and funds usually arrive in your account within 3–5 working days.
- d) Credit/debit card withdrawals are also processed within one (1) working day, but it may take up to 10 working days for the funds to appear in your account.
- e) Other payment methods are generally processed within one (1) working day as well.
- f) Withdrawals will be made using the same payment method you used for the original deposit, minus any applicable transfer fees or charges.
- g) For example, if you deposited via bank transfer, your withdrawal will be refunded to the same bank account, in proportion to the original deposit.
- h) If needed, we may suggest an alternative withdrawal method and reserve the right to decline a specific method you request.
- i) We do not process withdrawals or refunds for anonymous accounts or third parties. Funds will only be returned to the original source of deposit.

- j) If we are not satisfied with the documentation provided, we may reject the withdrawal request and return the funds to your trading account. We may also ask for additional information about your selected payment method.
- k) Please note that these conditions may cause delays in processing your withdrawal. Also, withdrawals to credit or debit cards cannot exceed the original deposit amount made using those cards.
- l) You may withdraw any available funds not being used for margin requirements, without needing to close your trading account, subject to any operational or regulatory limits.
- m) All withdrawals must be processed in the same currency as the original deposit.
- n) If your request doesn't meet our Terms and Conditions or if required documents are missing or incomplete, we may delay or reject the withdrawal.

### **3. Legal Compliance: Your Responsibilities and Our Safeguards**

To ensure a secure and legally compliant trading environment, all clients must confirm that the funds they transfer to Centrino Capital are lawful and meet all applicable regulations. If these conditions are not met, we may block deposits or take further action as outlined below.

Here's what you need to know:

#### **a) Legitimacy Declaration**

By funding your account, you confirm that all transferred funds come from lawful sources and comply with relevant legal and regulatory standards.

#### **b) Verification Rights**

We may request additional documentation to verify the source of your funds. You are required to fully cooperate with such requests to maintain account access and transaction privileges.

#### **c) Anti-Money Laundering (AML) Compliance**

You must comply with our AML policies, which include providing accurate and complete information during account setup and updating it as needed. This helps us meet our regulatory obligations and protect all clients.

#### **d) Non-Compliance Measures**

If you fail to meet these compliance requirements, we may take one or more of the following actions:

- i. Block further deposits or withdrawals
- ii. Freeze your trading account
- iii. Report the matter to the appropriate regulatory or legal authorities

