Deposit and Withdrawal Policy

Revised working draft | 12 October 2026

Berocca-Ag is operated by Trading One Capital (PTY) LTD (the "Company"), a South African company registered under CIPC number 2015/310027/07 and authorised and regulated by the Financial Sector Conduct Authority (FSCA) under FSP number 47701. Registered address: Unit 9B, Bristol House, 1A Shongweni Road, Hillcrest 3650, South Africa.

1. Scope

This policy governs funding, withdrawals, payment verification, refunds and related account adjustments for Berocca-Ag trading accounts. It must be read with the Terms and Conditions and Anti-Money Laundering Policy.

2. Deposits

Clients may fund their accounts only using payment methods made available in the client portal and held in their own name. The Company may require proof of ownership, transaction receipts or a SWIFT confirmation before crediting funds.

Deposits from third parties, cash and unsupported payment channels may be refused or returned. A deposit is credited only after the Company or its payment provider confirms receipt and completes any required checks. Conversion charges and third-party processing fees may apply and should be disclosed through the relevant payment channel.

3. Withdrawal eligibility

A withdrawal request must be submitted through the designated client-area process. The Company may require identity, payment-ownership and additional compliance documentation. The beneficiary must be the verified account holder; third-party withdrawals are not permitted.

Withdrawals are normally routed back to the original deposit source. An alternative destination may be considered only after verification and compliance approval. The Company may withhold or reject a request where required by law, a pending investigation or an unresolved account obligation.

4. Margin and open positions

A withdrawal reduces available equity and may affect margin levels, trigger margin calls or cause open positions to close. Clients are responsible for assessing the effect of a requested withdrawal on their trading account before submitting it.

5. Processing and arrival times

The legacy documents describe internal processing of approximately two to five working days, while settlement by card issuers, correspondent institutions or banks can take longer. These are indicative rather

than guaranteed timeframes and must be confirmed against the Company's current operational service levels.

Requests may take longer where additional verification, payment-provider review, holidays or technical disruptions apply. Clients should check that all beneficiary details are accurate.

6. Charges and currency conversion

The Company may charge withdrawal or handling fees only where disclosed in the applicable fee schedule. Banks, card issuers, payment intermediaries and currency-conversion providers may impose additional charges outside the Company's control.

Account base currencies, conversion methods and exchange rates must follow the actual trading-account and payment-provider specifications shown to the client. The source documents disagree on supported currencies, so no exhaustive currency list is asserted here.

7. Bonuses and non-deposited funds

Promotional credits and other non-deposited funds are governed by the terms of the specific promotion. They may be non-withdrawable and may be removed when the relevant conditions are met.

8. Dormant accounts

Inactivity fees, if applicable, must be expressly disclosed with the inactivity trigger, calculation basis, frequency and applicable exemptions. The source documents conflict between three and six months before a monthly 10% charge. This draft intentionally does not impose either unverified condition.

9. Refunds, reversals and disputes

The Company may return funds to their original source where a payment cannot be accepted, verification fails, suspicious activity is identified or another legitimate reason requires reversal. Refunds may be subject to payment-network requirements and applicable law.

Clients should promptly contact support about incorrect payments or suspected unauthorised card activity. Nothing in this policy removes mandatory statutory rights to dispute unauthorised or incorrectly processed payments.

10. Contact

Questions may be directed to support@berocca-ag.com.