

Terms of Withdrawal

Introduction

This document describes the terms, conditions and steps involved with Client's withdrawal process.

Printable Withdrawal Request Form

English form download link:

- i. The Printable Withdrawal Request Form (hereinafter referred as the "Withdrawal Form") can be downloaded from the download link above. Clients are advised not to save the download link or save the Withdrawal Form itself as it is subject to amendments and changes from time to time without prior notice.
 - ii. Withdrawal Form must be printed, filled and signed by the Client, and uploaded together with the withdrawal web form for our record purposes.
 - iii. Shine Trades reserves the right to reject any withdrawal request if the Withdrawal Form is not scanned and uploaded together when submitting the withdrawal web form via the Trader's Room.
 - iv. Shine Trades reserves the right to reject any withdrawal request if the Withdrawal Form uploaded is not legible.
 - v. Shine Trades reserves the right to reject any withdrawal request if the Withdrawal Form uploaded does not match with the withdrawal web form, including the amount requested for withdrawal and recipient/beneficiary bank particulars.
 - vi. Shine Trades reserves the right to reject any withdrawal request if the Withdrawal Form is found to be tampered or reused.
 - vii. Shine Trades reserves the right to reject any withdrawal request if the updated Withdrawal Form is not uploaded by the Client.
 - viii. The signature of the authorised signatory in the Withdrawal Form will be considered as an acknowledgement. Shine Trades may or may not verify the authenticity of the signature. Therefore, it is the Client's responsibility to safeguard the Trader's Room account at all time.

Warning: Margin Requirement of Open Positions

- i. Before submitting and requesting a withdrawal, the Client should be aware of any Open Positions in his/her/its Live Trading Account.
 - ii. Once a Withdrawal request is approved, the funds will be immediately deducted from Client's Live Trading Account balance.
 - iii. Client's Open Positions may be liquidated without prior notice if the Client's Live Trading Account balance falls below the Margin Requirement.

Notice: Intermediary Bank Charges

- i. All funds transferred are subjected to intermediary bank charges ranging from 25.00 USD to 75.00 USD per transaction.
- ii. The client will bear all bank charges levied by the Intermediary Banks or Receiving Banks for the transaction, which will be automatically deducted from the Client's withdrawal amount by the relevant Banks. Therefore, the client must ensure that the requested withdrawal amount is adequate to absorb the intermediary Bank charges.

Adjustment Requirement and Authorization

- i. The Client at all times must maintain his/her web account balance at zero or positive in the Trader's Room.
- ii. If the Client's Trader's Room account balance is negative, making a request to Pull would set off the negative balance.
- iii. Shine Trades reserves the right to reject any withdrawal request if the Client's Trader's Room web account balance is negative and not zero or positive.

Withdrawal Process

- i. Shine Trades only accepts withdrawal requests via bank wire transfer.
- ii. The requested amount of withdrawal must be equal or less than the amount of Equity less Credit less (hereinafter as the "**Maximum Withdrawal Amount**").
- iii. Shine Trades reserves the right to reject any withdrawal request if the amount requested exceeds the Client's Maximum Withdrawal Amount.
- iv. Client can ONLY submit withdrawal request through the Trader's Room.
- v. Upon submission of the withdrawal request web form by the Client, within 1 to 2 business days the withdrawal request will be reviewed and approved, which is subject to terms and conditions set in this document.
- vi. Upon reviewing and approval of the withdrawal request, the Client's Live Trading Account balance will be deducted.
- vii. It can take another 1 to 2 business days for Shine Trades Account Department to remit the fund from our Bank after the withdrawal request is approved.
- viii. It can take an additional 2 to 5 business days for the funds to reach the Client's Recipient Bank Account after the remittance has been made.

Rejection by Recipient Bank

- i. Before submitting a withdrawal request, Client must understand that the withdrawal is subjected to rejection due to errors committed by but not limited to Shine Trades, The client and the Bank. The Client further understand that the rejection may delay the process extensively.
 - ii. If the Client receives a rejection notice from the Client's Recipient Bank, the Client must create a support ticket from his Trader's Room to raise the issue at the earliest.
 - iii. Once a support ticket is received, our Account Department will wait for the rejection notice from our Bank before taking further action. Our Account Department will guide and work to resolve the dispute with the Client only via the support ticket.
 - iv. Shine Trades will only remit the fund to the original bank account account or reverse the withdrawal request and return the fund back to the Client's live trading account, whichever the Client's prefer, only after Shine Trades has received confirmation of rejection notice from our Sending bank.
 - v. Shine Trades will assume the emittance was successfully remitted to the Client's Recipient Bank account if it is not notified via the support ticket.

Revocation of Bonuses

- i. Shine Trades reserves the right to decline, cancel or reverse any or all bonus at its sole discretion, without the need to provide any justification or explanation for such a decline or cancellation.
 - ii. Any remaining Credit in your Live Trading Account may be revoked or cancelled if you transfer any amount of your Balance out of your account at Shine Trades Accounts Department sole discretion.

Amendment to Existing Terms

- i. Shine Trades reserves the right to amend, alter, modify, add or delete this document from time to time without prior notice. Therefore, the Clients are obliged to check and read this document from time to time for any changes, especially before making any withdrawal request.

If there are divergences, the English version will prevail.
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