FSP License no. 23497

Regulated by the Financial Sector Conduct Authority

WITHDRAWAL POLICY

Version 3.0

Xtrend Lite is owned and operated by Rynat Capital (Pty) Ltd. Rynat Capital is an authorised financial service provider in South Africa with registration number 2004/005374/07 and licensed by the Financial Sector Conduct Authority (FSCA) under the FSP license number 23497.

1. Introduction

1.1 The Company will process withdrawals of Client funds upon the receipt of an application for withdrawal made via the Company mobile application. The Client accepts that withdrawal of any part of the funds shall be concluded using the same transfer method which the Company originally received the funds from; under such circumstances, the Company shall return the part of the funds requested net of any transfer fees or other charges incurred by the Company. Any amount above 100USD or equivalent from the Total Net deposits made, must be withdrawn using the bank wire method to a Bank account in the same name as the Client.

The Company reserves the right to decline a withdrawal request from the Client asking for a specific transfer method and the Company has the right to suggest an alternative.

The Company reserves the right to reject a withdrawal request where the amount requested for withdrawal will prevent the client from maintaining a sufficient available margin to maintain any open positions on their account. Should this occur, the client will be notified via email and/or live chat and or through a notification via the Client Trading App.

Upon the Company receiving an instruction from the Client to withdraw funds from the Client Account, the Company shall process the withdrawal request within one (1) Business Day, if the following requirements are met:

a. the withdrawal instruction includes all necessary information (including but not limited to):

- Account No
- Amount
- Currency

b. the instruction is to make a transfer of funds to the account of the Client where the funds were deposited from initially. Or, in case of Bank Wire transfer, the Client provides supporting document approved by the Company, confirming the bank account of Client is in his/her name.

c. At the moment ofpayment, the Client's Free Margin exceeds the amount specified in the withdrawal instruction including all payment charges.

d. The Client's account is fully verified by the Company and all supporting KYC ("Know Your Client") have been received and approved by the Company.

IMPORTANT NOTE: If the client's free margin is not enough to cover the requested withdrawal, the withdrawal request will be rejected, and the Client will be requested to either close open positions to free margin and/or send a new withdrawal request.

1.2 Withdrawals will only be affected towards the Client. The Company will not process withdrawals to any other third party or anonymous account. The Company reserves the right to request additional information and/or documentation to satisfy itself that the request is legitimate. In addition, the Company reserves the right to reject such a request if it deems that this may not be legitimate. The Client accepts that under such circumstances there may be a delay in processing the request.

1.3 Furthermore, we reserve the right to decline any funding and/or withdrawal request where we believe that such request may lead to a breach of any legal and/or regulatory obligation. This includes instances where we are not satisfied with the documentation provided by you. In this case, we reserve the right to reverse the transaction in part or in full, net of any transfer fees, charges or other deductions incurred by us. You understand that there may be instances where we will be unable to provide you with an explanation as to why we cannot proceed with your request.

1.4 All payment and transfer fees or other charges will be borne by the Client and the Company shall debit the Client Account for these fees or other charges. The Company does not charge any fees for Client deposits. For further information regarding deposit and withdrawal fees or other charges please look at our website.

1.5 In the case where the Client chooses not to use the website and/or mobile application to submit a withdrawal, the Client needs to submit a signed instruction letter to the Company's Funding Department requesting the transaction. The letter can be submitted via email at **funding@xtrendlite.com.**

1.6 The Company, at its sole discretion, has the right of rejecting such request if it deems necessary. Should you require any further information and/or have any questions about the Policy please direct your request and/or questions to **compliance@rynatcapital.com.**

1.7 If you have any complaint regarding your withdrawal, please lodge your complaint in writing to the email: **compliants@rynatcapital.com.**Please refer to the Complaints Handling Policy for a detailed procedure. For you to lodge a complaint, ensure that your request for withdrawal has been submitted to funding@xtrendlite.com first, and only after the request has not been resolved after 3 to 5 days.

2. Updates

The Company will perform a periodical review of this Policy, at least once a year. The Policy is in line with the Company's operational model, and therefore in case of any changes in the operations, these will be properly reflected in this policy. The most up-to-date version of the Policy can be found on our website.