

NAMH GLOBAL LTD — LEGAL DOCUMENTATION

Deposit & Withdrawal Policy

Effective Date: 1 January 2026 | Last Updated: March 2026 | NAMH Global LTD

This policy sets out the rules, procedures, and conditions governing deposits to and withdrawals from NAMH Global LTD client trading accounts. By making a deposit or withdrawal, you confirm your acceptance of these terms.

1. General Principles

- All deposit and withdrawal transactions must be initiated by and processed to accounts held in the client's own name. Third-party deposits are not accepted.
- NAMH Global does not accept cash deposits under any circumstances.
- All transactions are subject to our AML Policy and may require source of funds verification.
- Transactions are processed on business days (Monday to Friday, excluding public holidays in Saint Lucia).
- Currency conversion fees may apply where the transaction currency differs from the account base currency.

2. Deposits

2.1 Accepted Deposit Methods

Method	Processing Time	NAMH Global Fee
Bank Wire Transfer	1–3 business days	None
Credit / Debit Card (Visa, Mastercard)	Instant to 24 hours	None
E-Wallets	Instant to 4 hours	None
Cryptocurrency	Instant to 1 hour (network dependent)	None
Local Payment Methods (selected regions)	Same day to 24 hours	None

Note: Third-party processing fees charged by banks or payment providers are the client's responsibility.

2.2 Minimum Deposit

Minimum deposit requirements vary by account type. Please refer to the Account Types section on our website. There is no maximum deposit limit, though large deposits may require additional source of funds documentation.

2.3 Deposit Processing

Deposits are credited once funds have been received and cleared by NAMH Global. Processing times may vary depending on your bank, payment provider, and jurisdiction. NAMH Global is not responsible for delays caused by third-party payment processors or banking institutions.

2.4 Failed Deposits

If a deposit fails or is reversed, NAMH Global reserves the right to close any positions opened using the uncleared funds and to recover any losses incurred as a result.

3. Withdrawals

3.1 Withdrawal Processing

Withdrawal requests are processed during business hours (09:00–18:00 Saint Lucia time, Monday to Friday). Requests submitted outside business hours will be processed on the next business day.

Method	Processing Time (NAMH)	NAMH Global Fee
Bank Wire Transfer	1–3 business days	None
Credit / Debit Card	1–5 business days	None
E-Wallets	Same business day	None
Cryptocurrency	Within 1 business day	None

Note: Bank wire transfers may take an additional 1–5 business days through the recipient bank's clearing process. This is outside NAMH Global's control.

3.2 Withdrawal to Original Source

In accordance with our AML obligations, all withdrawals are processed to the original funding source:

- Card deposits are returned to the same card, up to the deposited amount
- Bank wire deposits are returned to the originating bank account
- Cryptocurrency deposits are returned to the originating wallet address where possible

Where withdrawal to the original source is not possible (e.g. expired card, closed account), clients must provide alternative verified details with supporting documentation. This requires additional compliance review and may take 3–5 business days.

3.3 Minimum Withdrawal

The minimum withdrawal amount is USD 10 (or currency equivalent). Requests below this threshold will not be processed.

3.4 Withdrawal Verification

NAMH Global may request additional verification before processing a withdrawal, particularly for:

- First-time withdrawals from a new account
- Withdrawals exceeding defined thresholds
- Withdrawals to a new or unverified payment method
- Accounts that have not completed full KYC verification

3.5 Right to Delay or Refuse Withdrawal

NAMH Global reserves the right to delay or refuse withdrawal processing where: the request does not comply with this policy; there are open positions that would be affected; suspicious activity is detected; additional verification is pending; or the account is subject to a legal hold or compliance review.

4. Chargebacks

Initiating a chargeback or payment dispute with your bank or card provider without first contacting NAMH Global is a violation of this policy. Contact support@namhglobal.com for any transaction queries. Where a fraudulent or bad-faith chargeback is initiated, NAMH Global reserves the right to close the account, pursue fund recovery through legal channels, and report the matter to relevant financial authorities.

5. Currency Conversion

Where a deposit or withdrawal is made in a currency other than your account base currency, a conversion will be applied at the prevailing exchange rate. The rate applied may include a spread. Please check the current rate before initiating a cross-currency transaction.

6. Dormant Accounts

An account is considered dormant after 12 consecutive months of no trading activity, deposit, or withdrawal. NAMH Global reserves the right to apply a dormancy administration fee. Clients will be notified in advance. The current dormancy fee schedule is available upon request.

7. Contact

Email: support@namhglobal.com

WhatsApp: +1-758-461-4088

Hours: Monday to Friday, 09:00–18:00 (Saint Lucia time)

NAMH GLOBAL LTD — ALWAYS FORWARD.

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