



Deposit and Withdrawal Policy

NAMH Global Ltd · Company registered in Saint Lucia, No. 2024-00372 · Not licensed by a securities regulator

Version 3.0 · Effective 28 October 2026

1. About this policy

1.1 This policy sets out how you pay money into and take money out of an Account with NAMH Global Ltd ("**NAMH**", "**we**", "**us**", "**our**"), a company registered in Saint Lucia (No. 2024-00372). NAMH Global Ltd is not licensed by a securities regulator.

1.2 This policy forms part of our Terms of Service at www.namhglobal.com/terms (the "**Terms**"), as clause 1.4 of the Terms says. If this policy and the Terms conflict, the Terms apply.

1.3 Words defined in clause 1.5 of the Terms have the same meaning in this policy. They include Account, Account Type, Business Day (Monday to Friday, except public holidays in Saint Lucia), Client ("**you**"), Client Portal, Funding page, Verified Payment Method and Wallet. "**AML Policy**" means our Anti-Money Laundering and Know Your Customer Policy.

2. General rules

2.1 Every deposit must come from a payment method in your own name. We return payments from third parties to where they came from.

2.2 We do not accept cash.

2.3 We must verify your identity before we credit your first deposit and before we pay any withdrawal (clause 2.2 of the Terms). The AML Policy explains the checks. We may ask where your money comes from, especially for large deposits.

2.4 We do not charge a fee to deposit or to withdraw. Your bank, card issuer, e-wallet provider or an intermediary bank may charge its own fee, and you pay that fee. For crypto, you pay the network fee.

2.5 Some methods are not available in every country. The methods available to you are shown in the Client Portal.



3. Deposits

3.1 Methods. You can deposit by card, bank wire, crypto or e-wallet. Schedule 1 lists the methods we offer at the effective date of this policy, with their usual times and limits. The Funding page shows the current list.

3.2 Minimum deposit for each Account Type. Each Account Type has a minimum deposit, shown on the Accounts pages of the Website. At the effective date of this policy it is \$100 for Cent and Standard accounts, \$5,000 for Pro accounts and \$10,000 for ECN accounts.

3.3 Limits for each method. Each method has a minimum and a maximum amount per payment, shown in Schedule 1 and on the Funding page.

3.4 When a deposit is credited. We credit a deposit to your Wallet once the payment is confirmed or the money is received. You then move it from your Wallet to your MT5 account to trade. Times depend on your bank, payment provider and network. We are not responsible for delays caused by banks, payment providers or crypto networks, as far as the law allows.

3.5 Crypto deposits.

- (a) We credit Bitcoin after 1 network confirmation.
- (b) We convert Bitcoin and Ethereum deposits into US dollars at the current rate and credit the US-dollar amount to your Wallet.
- (c) We credit USDT at 1 USDT to 1 US dollar, with no conversion fee.
- (d) Each network has its own deposit address. If you send crypto on the wrong network or to the wrong address, the funds can be lost and we may not be able to recover them.

3.6 Currency conversion. There is no conversion fee if you deposit in your Account currency. If you deposit in another currency, we convert it at the mid-market rate plus a fee of about 0.5% of the amount converted, as clause 8.1 of the Terms sets out.

3.7 Failed or reversed deposits. If a deposit fails, is reversed or is charged back after we have credited it, we may close any positions opened with that money and recover any resulting loss from your Account balance (clause 6.6 of the Terms).

4. Withdrawals

4.1 Asking for a withdrawal. You ask for a withdrawal in the Client Portal. You can ask at any time, including straight after a deposit. You can withdraw only money that is not needed as margin for your open positions.





4.2 Review. We review withdrawal requests on Business Days. A request made at a weekend or on a public holiday in Saint Lucia is reviewed on the next Business Day.

4.3 Where the money goes. Withdrawals go back the way the money came in:

- (a) card deposits are returned to the same card, up to the amount deposited;
- (b) profits, and any amount above what you deposited by card, can be paid by bank wire to a bank account in your name or to a verified crypto address;
- (c) bank wire deposits are returned to a bank account in your name;
- (d) crypto deposits are returned to a verified crypto address; and
- (e) e-wallet deposits are returned to the same e-wallet account.

4.4 If the original method cannot be used. If the original method can no longer receive money, for example because the card has expired or the Account is closed, you must give us another payment method in your name with supporting documents. We check a new method before it can be used.

4.5 Usual times after approval. After we approve a request, the usual time for the money to arrive is shown in Schedule 1 and on the Funding page. These are usual times, not promises. Banks, card issuers, e-wallet providers and crypto networks can take longer, and that is outside our control.

4.6 Extra checks. We may ask for more information before we pay a withdrawal, in particular:

- (a) for the first withdrawal from an Account;
- (b) for a withdrawal to a new payment method;
- (c) for a large withdrawal; and
- (d) where identity verification is not complete.

4.7 When we may delay or refuse a withdrawal. We may delay or refuse a withdrawal where:

- (a) the request does not follow this policy;
- (b) paying it would leave too little margin for your open positions;
- (c) we suspect fraud, money laundering or other activity that the Terms (Section 7) or the AML Policy prohibit;
- (d) checks under clause 4.6 or the AML Policy are not complete; or
- (e) the Account is subject to a legal order or a compliance review.

We tell you the reason unless the law prevents us.

4.8 Fees and conversion. We do not charge a withdrawal fee (clause 2.4). If your bank or payment provider converts the money into another currency, its rate and fees apply.





5. Chargebacks and payment disputes

5.1 If you have a question about a payment, contact us first at support@namhglobal.com.

5.2 Please contact us before you start a chargeback or payment dispute with your bank or card issuer, as clause 6.6 of the Terms asks.

5.3 If a chargeback is made in bad faith or is fraudulent, we may close your Account, recover the amount through legal action, and report the matter to the card scheme, our payment partners and, where the law requires, the authorities.

6. Dormant accounts

6.1 If no trade is placed on your Account for 12 months in a row, your Account is marked dormant.

6.2 Under clause 8.3 of the Terms, a dormancy fee of \$10 a month applies after those 12 months. We will email you before the first dormancy fee is charged. The fee is taken only from money in the Account, never takes the balance below zero, and stops when the balance reaches zero or when you trade again.

6.3 To reactivate a dormant Account, log in and place a trade. You do not need to apply again.

7. Closing your Account

7.1 You can ask to close your Account in the Client Portal. Under clause 10.4 of the Terms, any open positions are closed at the market price, and we return the remaining balance to your Verified Payment Method under section 4 of this policy.

8. Changes to this policy

8.1 We may change this policy, including Schedule 1. When we do, we publish the new version with a new effective date and version number. We tell Account holders about material changes in the way Section 13 of the Terms describes. If Schedule 1 and the Funding page or Client Portal differ at the time of your request, the Funding page and Client Portal apply.

9. Contact

9.1 Support is available 24 hours a day, 7 days a week, by email at support@namhglobal.com and by phone or WhatsApp on +1-758-461-4088.





Schedule 1. Payment methods at 28 October 2026

Amounts are in US dollars. Limits apply to each payment. Deposit times are measured from when you send the payment. Withdrawal times are measured from when we approve the request (clause 4.2). These are usual times, not promises.

Method	Deposit limits	Usual deposit time	Usual withdrawal time after approval	NAMH fee
Card (Visa, Mastercard)	\$10 to \$50,000	On confirmation	1 to 3 Business Days	None. Returned to the same card, up to the amount deposited
Bank wire (SWIFT, SEPA and local transfers)	\$100 to \$250,000	1 to 3 Business Days	1 to 2 Business Days	None. Bank and intermediary-bank charges may apply
Bitcoin (BTC)	From \$20 equivalent	10 to 60 minutes	Network time	None. Network fee applies
USDT (TRC20, ERC20 or BEP20)	From 20 USDT	2 to 15 minutes	Network time	None. Network fee applies
Ethereum (ETH)	From \$50 equivalent	5 to 30 minutes	Network time	None. Network fee applies
Skrill (e-wallet)	\$10 to \$10,000	On confirmation	Under 24 hours	None
Neteller (e-wallet)	\$10 to \$10,000	On confirmation	Under 24 hours	None
Perfect Money (e-wallet)	\$10 to \$25,000	On confirmation	Under 24 hours	None

CFDs use leverage. You can lose money quickly, and you can lose all of the money you deposit. Only trade with money you can afford to lose.

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