

FUNDS REQUEST TERMS

PLEASE NOTE: If requesting your full account balance, Tradefair Financials will allow your account to remain inactive for a period of 12 months. If your account balance is zero for 12 months your account will be closed. Once an account is closed, should you desire to return to trading with Tradefair Financials, additional paperwork will be required and a new account number will be issued. Your funds request will be processed within a reasonable amount of time, on a first come first serve basis, with the exception of Same Day Transfers, funds may take another 3-5 business days to reach your bank/credit card account

All Available Funds:

When you select All Available Funds as the value of your funds request, Tradefair Financials will return to you the equivalent amount of funds which are available for transaction within your account at the time your request is processed. To find this value, review your account statements or fund values in your trading platform. It will be listed as either 'Available Equity' or 'Margin Excess' depending on where you are obtaining this value from. If you would like to have the Total Equity value of your account returned to you and currently have Unrealized Profit/Loss or are in a position, you must complete another Funds Request for the remaining balance within your account after your positions are closed and all funds are settled.

Note: The removal of all Available Equity from your account while you are in a position will result in your account being brought to a 100% risk level. Please refer to the Variation Margin and Closure of Positions section within your account agreements for further details. To ensure that Net Based trading accounts are not over debited, Tradefair Financials will subtract 10% of your Unrealized Profit/Loss value from your Available Equity at the time of processing. Once your Unrealized Profit/Loss settles, the remainder of those funds will be available for withdrawal.

Credit Card Refund Policies:

Any amounts that are withdrawn within 90 days of the deposit date will only be paid by refunding the same debit/credit card(s). Withdrawal amounts in excess of the original deposit amount(s) or withdrawals made after 90 days will only be paid by wire.

Fees:

Wire – Urgent Transfers	15 GBP (or currency equivalent)
Wire – International Transfers*	15 GBP (or currency equivalent)
Wire – Standard GBP (BACS)	Free of Charge
Wire – Same Day EUR	12 EUR
Wire – Standard EUR (SEPA)	Free of Charge
Wire – All Other Transfers	Free of Charge
Credit/Debit Card	Free of Charge

*Most International wire transfers are subject to further charges from the intermediary bank handling the transaction and these are normally deducted by the intermediary bank from the principal amount remitted.

Conversions:

If you must withdraw funds in a currency other than the base currency of your Tradefair Financials account, Tradefair Financials will convert the funds to your base currency. The conversion rate will be the current Tradefair Financials settlement rate, plus a conversion premium of up to 3% depending on your account package. The rates can be found at the bottom of your Tradefair Financials account statement. The premium covers the cost of purchasing small and uneven amounts of physical currency from other parties. Should you be requesting all of your funds, this premium will reduce the net amount of funds which are being returned to you. In all other transactions, the conversion premium will be debited from your trading account in addition to your requested funds amount.

Joint Accounts:

If this Funds Request Form is completed in respect of a joint account held with Tradefair Financials, before we can act upon this Funds Request Form we will require email confirmation from all additional joint holders of the account confirming that they authorize the release of the funds as stated.

Please note that Tradefair Financials does not refund monies to third parties and, where possible, will only refund to the source from where the funds were originally received. Tradefair Financials will only make payment in the name of the Tradefair Financials account holder/s.

General notes for ALL Bank Transfers

- Please note that same day bank transfers will only be processed if submitted before 11am (UK-Time). After this time we may be able to process a same day transfer but cannot guarantee the value date of the transfer.
- All funds request are subject to our risk review department's approval and may not be processed in the preferred method of withdrawal for reasons of compliance.
- Tradefair Financials will process your instructions to the best of our ability, but we have no control over the intermediary or the beneficiary banks or the time it takes for them allocate funds to your account.
- Delays in processing may be incurred due to public holidays.

General notes on Currency Withdrawals

EUR:

- If your bank is located within the EU you MUST provide IBAN and SWIFT.
- Same Day Transfers: A standard charge of 15 GBP (or currency equivalent) will be applied if you request a Same Day Transfer.
- Standard Euro transfers: This type of transfer takes 3-5 working days and is only valid for Euro bank accounts within the EU.

GBP:

- For UK transfers, please provide sort code and account number.
- Urgent transfers: A standard charge of 15 GBP will be applied if you request a Same Day Transfer within the UK.
- Non-urgent transfers: There is no charge for a BACS transfers. Please note that this type of transfer generally takes 3 full working days.

JPY/AUD:

- There is a standard charge of 15 GBP (or currency equivalent) for these currency transfers.
- There is no "non-urgent" transfer option for JPY or AUD.
- Please provide SWIFT code and account number in order to withdraw JPY or AUD
- Transfers will always be value dated for the following working day

PLN/CHF:

- There is a standard charge of 15 GBP (or currency equivalent) for these currency transfers.
- There is no "non-urgent" transfer option for PLN or CHF
- You MUST provide a SWIFT code and IBAN if you would like to withdraw money in PLN or CHF.
- Transfers will always be value dated for the following working day

USD:

- There is a standard charge of 15 GBP (or currency equivalent) for transfers.
- There is no "non-urgent" transfer option for USD.

All fees and charges are subject to change at Tradefair Financials' discretion.

Tradefair Financials' ("Tradefair") is a trading name of GAIN Capital - FOREX.com UK Limited and is authorised and regulated by the Financial Conduct Authority FCA No. 190864 with registered office at 34th Floor (CGC 34-03) 25 Canada Square, London E14 5LQ United Kingdom. © 2014 GAIN Capital – FOREX.com UK Limited.