



Deposits and Withdrawals Policy

PFH Markets Limited

Registration Number: 2024-00544

Saint Lucia

info@pfhmarkets.com

2026

■ Deposits and Withdrawals Policy

PFH Markets Limited is registered in Saint Lucia as an International Business Company with registration number 2024-00544 by the Registrar under the International Business Companies Act, Cap 12.14: Section 6. PFH Markets carries on the services in the international forex and contract for differences (CFDs) market to retail and corporate clients in accordance with the laws of Saint Lucia.

1. Deposits and Withdrawals

1.1. The Client may deposit funds into their account using the methods mentioned on the PFH Markets website. All withdrawals and/or deposits must comply with the relevant AML, CTF, and PF policies, Laws, Rules and Regulations set by Saint Lucia and the jurisdiction of Saint Lucia.

1.2. Withdrawals can only be made to the account holder's bank account or through other approved methods.

1.3. PFH Markets reserves the right to refuse or delay a withdrawal if it suspects any fraudulent activity or breach of regulatory requirements.

1.4. By opening a trading account with PFH Markets, you (the "Client") agree to be bound by these Terms and Conditions ("Terms"). Please read them carefully before proceeding. By registering an account and depositing funds into your trading account, you confirm that you fully understand, accept, and agree to the conditions outlined below.

1.5. Deposits: By making a deposit into your trading account using a credit/debit card or other payment methods, you authorise PFH Markets to process the transaction for the requested amount. All deposits are non-refundable unless specified otherwise in our withdrawal policy.

1.6. Transaction Verification: You agree to provide accurate, complete, and truthful information for all transactions. You confirm that all deposits made to your account are authorised by you and that there are no unauthorised transactions. If you deposit funds using a credit/debit card, you consent to the use of your card in accordance with these Terms.

1.7. Trading Risks: You acknowledge that trading in financial instruments involves significant risk, including the potential loss of all funds in your trading account. You understand that trading involves high volatility, and that past performance is not an indication of future results.

1.8. No Refund for Losses: PFH Markets does not provide guarantees or refunds for any losses incurred while trading. You accept full responsibility for the outcomes of your trades and agree that your deposits are at risk once made.

1.9. Chargebacks and Disputes: If you initiate a chargeback or dispute a transaction through your credit card issuer, bank, or payment provider, you agree to notify PFH Markets immediately before proceeding. You acknowledge that you will provide all necessary documentation required to support your claim of fraud.

or non-authorisation.

PFH Markets Limited is registered in Saint Lucia as an International Business Company with registration number 2024-00544 by the Registrar under the International Business Companies Act, Cap 12.14: Section 6. Deposits and withdrawals must be made via our client Portal.

1.10. Evidence of Authorisation: In the event of a chargeback, PFH Markets will provide evidence of the transaction, including transaction records, KYC (Know Your Customer) documentation, signed agreements, and any other relevant materials that demonstrate the transaction was authorised by you.

1.11. Investigation of Chargebacks: You agree that PFH Markets may contest any chargeback or dispute it with the payment processor, and you authorise PFH Markets to pursue recovery of the disputed funds. If a chargeback is found to be unjustified or fraudulent, you may be liable for any associated fees or losses incurred by PFH Markets.

1.12. No Chargeback Policy: You agree not to initiate any chargebacks for deposits or transactions made in good faith. If you engage in fraudulent or malicious chargeback activity, your account may be suspended, and legal action may be pursued.

1.13. Account Security: You agree to take all necessary precautions to protect your account from unauthorised access. This includes safeguarding your login credentials and notifying us immediately if you suspect any fraudulent activity on your account.

1.14. Fraud Prevention Tools: PFH Markets may employ various fraud prevention measures, such as IP verification, 3D Secure for credit card transactions, and identity verification procedures (KYC), to protect both the Client and PFH Markets from fraudulent activity.

1.15. Communication: In the event of any disputes or concerns regarding your account or transactions, you agree to first contact PFH Markets customer support to seek resolution. We are committed to resolving issues amicably and will make reasonable efforts to address your concerns.

1.16. Arbitration: Any unresolved disputes related to chargebacks, transactions, or other matters will be subject to binding arbitration in the jurisdiction where PFH Markets is registered.

1.17. Updates: PFH Markets reserves the right to update or modify these Terms and Conditions at any time, with or without notice. You are responsible for regularly reviewing these Terms for any changes. Continued use of your account after any modification to these Terms constitutes your acceptance of the updated terms.

2. Third Party Payments

2.1 Third-party deposits and withdrawals are prohibited. We operate a "return to source" policy. For example, if funds were deposited via a bank transfer, then the withdrawal must also be via a bank transfer back to the bank from which the deposit was originally made.

2.2 If you request a withdrawal and the source of the deposit is no longer available (e.g. expired card), PFH Markets may use an alternative method to return your funds, subject to additional verification.

3. Additional Terms

3.1 PFH Markets reserves the right to impose limits on deposits and/or withdrawals at its discretion.

3.2 All fees associated with deposits and withdrawals are as specified on the PFH Markets website and are subject to change.

3.3 PFH Markets shall not be liable for any delays caused by third-party payment processors or banking institutions.