



Wave Financial

Deposits and Withdrawals Policy

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Wave Financial is licensed from the Financial Services Commission, Mauritius, having License Number GB24203913(hereinafter referred to as “WAVE”).

Deposits and withdrawals must be made via our Client Portal.

1. Deposits and Withdrawals

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

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

1.3 WAVE 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 Wave Financial, 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 authorize Wave Financial 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 authorized by you and that there are no unauthorized 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: Wave Financial 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 Wave Financial immediately before proceeding. You acknowledge that you will provide all necessary documentation required to support your claim of fraud or non-authorization.

1.10 Evidence of Authorization: In the event of a chargeback, Wave Financial 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 authorized by you.

1.11 Investigation of Chargeback : You agree that Wave Financial may contest any chargeback or dispute it with the payment processor, and you authorize Wave Financial 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 Wave Financial.

1.12 No Chargeback Policy: You agree not to initiate any chargeback 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 unauthorized 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: Wave Financial 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 Wave Financial from fraudulent activity.

1.15 Communication: In the event of any disputes or concerns regarding your account or transactions, you agree to first contact Wave Financial 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 accordance with [arbitration rules] in the jurisdiction where Wave Financial is incorporated.

1.17 Updates: Wave Financial 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 using your preferred method of deposits (for example: personal credit card), we would refund you in the same way along with any profits. The same applies to wire transfer, credit card, and the other funding options we offer. If for any reason we are unable to return the funds to the source, we will refund, preferably, via a wire transfer in the name of the trading account holder.

2.2 If, for any reason, WAVE becomes aware of a payment made by a third party, WAVE is entitled to reverse the payment, close any open positions, null any profits gained, and/or terminate the trading account. WAVE will not be liable for any losses as a result of breach of this policy.

3. Additional Terms

3.1 If a client deposits funds via Alternative Payments or Credit Card and then requests a withdrawal of these funds with no trading (or minimal trading) on their account, then we reserve the right to charge the applicable merchant fees and a discretionary handling fee to the clients account upon their withdrawal. Recurring cases of abuse will see the client's account immediately closed.

3.2 This policy cannot be exhaustive. Additional conditions or requirements may apply at any time due to regulations and policies, including those set in order to prevent money laundering and counter terrorism financing. Usage of this site and services is subject to the Client Agreement and other operative agreements which may be amended from time to time at WAVE's sole discretion.



