1. Introduction

This Withdrawal Policy outlines the rules, procedures, and conditions governing withdrawals from trading accounts held with Xylo Trade. The purpose of this policy is to ensure secure, transparent, and compliant processing of client withdrawal requests while maintaining the integrity of our financial operations.

By submitting a withdrawal request, the client confirms acceptance of and compliance with this Withdrawal Policy, as well as all applicable terms and conditions of Xylo Trade.

2. General Withdrawal Principles

Xylo Trade follows strict internal controls and industry best practices to safeguard client funds. All withdrawal requests are processed in accordance with applicable compliance, anti-money laundering (AML), and know-your-customer (KYC) requirements.

Key principles include:

- Transparency in processing
- Security of client funds
- Compliance with financial regulations
- Fair and timely handling of requests

3. General Withdrawal Principles

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Key principles include:

Transparency in processing

Security of client funds

Compliance with financial regulations

Fair and timely handling of requests

3.2 Same Ownership Requirement

Withdrawals may only be made to:

- A bank account, card, or payment wallet **registered in the same name as the trading account holder**, or
- A cryptocurrency wallet **owned and controlled by the account holder**.

Third-party withdrawals are **not permitted under any circumstances**.

4. Cryptocurrency Withdrawals

For cryptocurrency withdrawals:

- The wallet address must belong to the same client who owns the trading account.
- Xylo Trade is not responsible for losses resulting from incorrect wallet addresses provided by the client.
- Blockchain network fees may apply and are borne by the client.

Once a cryptocurrency transaction is confirmed on the blockchain, it is considered final and irreversible.

5. Withdrawal Processing Time

5.1 Standard Processing Time

Xylo Trade aims to process all valid withdrawal requests within a maximum of **72 hours (3 business days)** from the time the request is approved.

This timeframe includes:

- Internal compliance checks
- Verification of account details
- Payment authorization

Please note that actual receipt of funds may depend on:

- Banking systems

- Blockchain confirmation times
- Payment service providers

5.2 Delays Beyond Our Control

Xylo Trade is not responsible for delays caused by:

- Banks or financial institutions
- Cryptocurrency network congestion
- Payment processors or intermediaries
- Public holidays or weekends

6. Compliance, Verification & KYC

Before processing any withdrawal request, Xylo Trade reserves the right to:

- Verify the client's identity
- Request additional documentation
- Conduct AML and compliance checks

If KYC verification is incomplete or documents are expired, withdrawal requests may be delayed or rejected until compliance requirements are met.

7. Minimum & Maximum Withdrawal Limits

Withdrawal limits may vary depending on:

- Account type
- Payment method
- Regulatory requirements

Xylo Trade reserves the right to define minimum and maximum withdrawal amounts, which may be updated from time to time.

8. Bonus & Promotional Funds

- Bonus funds are **not withdrawable unless specific bonus terms are fully met**.
- Profits generated using bonus funds may be subject to trading volume requirements.
- If bonus conditions are violated, Xylo Trade reserves the right to cancel bonus funds and related profits.

9. Suspicious Activity & Abuse

Xylo Trade reserves the right to delay, suspend, or decline withdrawal requests in cases involving:

- Suspected fraud
- Abuse of trading conditions
- Market manipulation
- Violation of terms and conditions
- Multiple or conflicting account activity

10. Act of God (Force Majeure Clause)

In the event of circumstances beyond reasonable control ("**Act of God**"), withdrawal processing times may be extended.

10.1 Definition of Act of God

An Act of God includes, but is not limited to:

- Natural disasters (earthquakes, floods, hurricanes)
- War, civil unrest, or terrorism
- Government actions or regulatory changes
- Internet or communication system failures
- Banking system outages
- Power failures

- Pandemic or public health emergencies
- Blockchain network failures or global congestion

10.2 Impact on Withdrawals

During such events:

- Withdrawal processing timelines may exceed 72 hours
- Temporary suspension of withdrawals may occur
- Clients will be informed where reasonably possible

Xylo Trade shall not be held liable for delays or failures caused by Act of God scenarios.

11. Client Responsibility

Clients are responsible for:

- Providing accurate withdrawal details
- Ensuring payment method ownership
- Maintaining valid KYC documentation
- Understanding withdrawal terms before submitting requests

Any errors caused by incorrect client information may result in delays or loss of funds, for which Xylo Trade bears no responsibility.

12. Policy Amendments

Xylo Trade reserves the right to amend, modify, or update this Withdrawal Policy at any time without prior notice. Updated versions will be published on the official website and shall take effect immediately upon publication.

13. Final Provisions

This Withdrawal Policy forms an integral part of Xylo Trade's Terms and Conditions. By maintaining a trading account and submitting withdrawal requests, clients acknowledge that they have read, understood, and agreed to all terms outlined in this policy.