

Funding & Withdrawal Policy

How deposits, withdrawals and internal transfers work, including networks, fees, processing times and credit.

Issuer • Bayocean Limited

Document code • LGL-FWP-12

Version • 1.2

Effective date • 5 October 2026

1. General principles

- 1.1** This policy forms part of the Client Agreement and applies to all deposits, withdrawals and internal transfers made through the Client Portal.
- 1.2** No withdrawal can be made until your identity verification (KYC) is approved. Where you deposit before verification is approved, we may apply a cumulative deposit limit (currently USD 2,000 or equivalent for accounts registered directly through our website), as shown in the Client Portal. See the AML & KYC Policy.
- 1.3** Deposits must come from you, and withdrawals are paid only to you. Payments from or to third parties (including family members, friends, companies or introducing brokers) are not accepted. Bayocean may return a third-party deposit to its source, less any network fees, and may restrict the account while it reviews the transaction.

2. Supported methods

- 2.1** Bayocean currently accepts deposits in USDT (Tether) on the networks shown on the Deposit page of the Client Portal. At the date of this policy these are TRC20 (TRON), ERC20 (Ethereum) and BEP20 (BNB Smart Chain).
- 2.2** Withdrawals are currently paid in USDT on the network(s) shown on the Withdrawal page. At the date of this policy this is BEP20 (BNB Smart Chain).
- 2.3** Available methods, networks and minimum amounts may change. The Client Portal always shows the methods currently available to you, and the information shown there at the time of your request applies.

3. Deposits

- 3.1** Each network has its own deposit address and minimum deposit, shown on the Deposit page. You must send only USDT, only on the network you selected, and only to the address displayed for that network.
- 3.2** Deposits are credited to your Trading Account after the transaction has received sufficient blockchain confirmations and passed our checks. For USD accounts, 1 USDT is credited as 1 USD. Where a cent account is offered, 1 USDT is credited as 100 account cents.

- 3.3** Bayocean does not charge a deposit fee. Network fees charged by your own wallet or exchange are your responsibility.
- 3.4** Funds sent on the wrong network, to the wrong address, in an unsupported token, or below the minimum amount may not be credited and may be lost permanently. We will try to help where recovery is technically possible, but cannot guarantee it, and reasonable recovery costs may be deducted.

4. Withdrawals

- 4.1** You may request a withdrawal of the withdrawable Balance of a Trading Account at any time through the Client Portal. A verification code sent to your registered email may be required.
- 4.2 Credit cannot be withdrawn.** Only Balance can be withdrawn.
- 4.3** You may withdraw while you have open positions, provided that after the withdrawal the Margin Level of the account remains at or above:
- 150% if the request is submitted Monday to Friday; or
 - 400% if the request is submitted on Saturday or Sunday.

Bayocean may reject or reduce a request that does not meet these levels. Withdrawing while positions are open increases the risk of Stop Out.

- 4.4** Withdrawals are paid to a USDT address that you have added and verified in the Client Portal. You may be asked to provide a receiving QR code or other evidence that the address belongs to you. Bayocean will never ask for your wallet's private key or seed phrase.
- 4.5** The minimum withdrawal amount is shown on the Withdrawal page.

5. Withdrawal fees

Withdrawal amount	Fee charged by Bayocean
Below USD 100	5 USDT
USD 100 or above	1 USDT

The fee is deducted from the amount paid out. The fee in force at the time of your request is shown on the Withdrawal page.

- 5.1** Fee for withdrawals without sufficient trading. This clause applies to accounts opened by direct registration on the Bayocean website. In addition to the fees in the table above, a fee of 10% of the withdrawal amount applies if either of the following occurs:
- (a) the withdrawal request is submitted within 24 hours after the account's most recent deposit was credited; or
- (b) less than 1 standard lot was closed on the account between the most recent deposit being credited and the withdrawal request.

- 5.2** If both apply, the fee is charged only once. The fee is deducted from the amount paid out, and the amount and reason are shown on the Withdrawal page before you submit. This fee exists to prevent the platform being used to move funds without genuine trading.

6. Processing times

- 6.1** We aim to review and send standard withdrawal requests within one (1) Business Day. First withdrawals, new or changed withdrawal addresses, recent security changes, large amounts, and requests that need additional compliance or security checks may take longer.
- 6.2** Our processing ends when the transaction is broadcast to the blockchain. The time taken for confirmations and for your wallet or exchange to credit the funds is outside our control.

7. Cancelling a withdrawal

You can cancel a withdrawal request in the Client Portal while it is still pending review. Once a withdrawal has been approved and sent, it cannot be cancelled or reversed.

8. Internal transfers

- 8.1** You can transfer funds between Trading Accounts held in your own name through the Client Portal. Transfers to accounts held by other persons are not permitted.
- 8.2** Only Balance can be transferred; Credit cannot be transferred. A transfer may be refused if the sending account would not have enough free margin to support its open positions, or if either account is restricted.
- 8.3** Where the two accounts have different currencies or units (for example a USD account and a cent account), the amount is converted at the rate shown in the Client Portal.

9. Copy-trading wallet

Funds in a copy-trading wallet (for example performance-fee income received by a strategy provider) cannot be withdrawn directly from the wallet. They must first be transferred to one of your Trading Accounts, and can then be withdrawn under this policy.

10. Holds and checks

We may delay, hold, reject or return a deposit, withdrawal or transfer while we carry out identity, source-of-funds, wallet-ownership, sanctions, blockchain-risk, fraud or security checks, or where we suspect a breach of the Client Agreement. Where the law allows, we will tell you what we need from you.

11. Changes

We may change supported methods, networks, minimum amounts and fees. Changes to fees will be published in the Client Portal before they apply.

