

Deposit and Withdrawal Policy

1. Introduction

This Policy outlines how UTO Capital LTD (“UTO Capital” , the “Company”, “we”, “us”) handles client deposits and withdrawals, including related terms and conditions. It forms part of our Client Agreement, available on our website. By entering into an agreement with UTO Capital, you agree to the terms of this Policy.

2. Deposits

1. Deposits may be made through the Client Portal.
2. Available deposit methods may change due to market conditions, regulations, or availability.
3. UTO Capital, at its sole discretion, may modify, restrict, or remove deposit methods at any time.
4. Deposits are strictly for trading purposes.
5. Funds must originate from an account in the same name as the trading account. Third-party deposits are not accepted and will be rejected or refunded.
6. Deposits from joint accounts may be accepted if the trading account holder is one of the named account holders, subject to approval.
7. UTO Capital may request proof of account ownership (e.g., scanned bank statement or card image). For card deposits, only the first 6 and last 3 digits should be visible. Non-compliance will result in the deposit being declined.
8. UTO Capital is not liable for any fees imposed by banks or other third parties related to your deposit.
9. If we choose to waive or reimburse fees, it only applies to charges visible to us. Other fees remain the client’s responsibility.
10. UTO Capital is not liable for losses due to deposit delays, including missed margin calls. Only cleared funds are credited to accounts. Clients must ensure sufficient margin at all times.
11. If UTO Capital reasonably suspects suspicious or bad-faith funding behaviour, it may reject deposits, reverse transactions, and terminate the Client Agreement at its sole discretion.
12. Deposits may be subject to fees as displayed on the cashier page and as disclosed in the client portal.

3. Withdrawals

1. UTO Capital processes withdrawal requests submitted via the Client Portal.
2. In compliance with Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) regulations, withdrawals are processed only to the original funding source (e.g., credit/debit card, bank, or e-wallet). UTO Capital may reject requests to unrelated or anonymous accounts without valid justification. Additional documents may be required.
3. Withdrawals are only permitted from fully verified accounts. All Know Your Customer (KYC) documents must be submitted and approved.
4. We may request further information to verify the legitimacy of a withdrawal. Non-compliance may result in delays or rejection. We are not liable for delays caused by legal or regulatory obligations.
5. Most withdrawals are processed within 24 hours, but depending on the method, funds may take 1–7 business days to arrive. The Company is not responsible for delays caused by payment providers.
6. Bank wire withdrawals typically take 3–5 business days. Clients are responsible for any third-party bank or intermediary charges (e.g., international wire fees, typically USD 25).
7. Profits or balances exceeding the original deposit are preferably refunded via bank wire.
8. Clients may be asked to provide information or documents regarding the source of funds or wealth. UTO Capital reserves the right to decline withdrawals if such requirements are not met.
9. If suspicious activity or non-compliance with AML/CTF laws is suspected, we may decline the withdrawal, reverse transactions, terminate the Client Agreement, or report to authorities.
10. Clients are responsible for providing correct account details. The Company does not guarantee reversal of a transaction and is not liable for losses due to incorrect instructions.
11. We may reject a withdrawal if it would cause the trading account to fall below margin requirements or result in a deficit.
12. If free margin is insufficient, clients may be asked to close positions or submit a revised withdrawal request.
13. Withdrawals may also be declined if the account is under chargeback or investigation.
14. Withdrawals may be subject to fees as displayed on the cashier page and as disclosed in the client portal.

4. Third-Party Payments

1. Third-party deposits or withdrawals are strictly prohibited. UTO Capital applies a strict “return to source” policy. For example, if funds are deposited from Card A, withdrawals must return to the same card until the full amount is refunded. If we cannot return funds to the original source, we will refund via bank wire linked to the same card and to the account holder.
2. If the Company becomes aware of a third-party payment, we may reverse it, close open positions, void profits, and/or terminate the account. We are not liable for any resulting losses.

5. Additional Terms

1. We may decline any deposit or withdrawal request if we suspect the client is not acting in good faith.
2. This Policy is not exhaustive. Additional conditions may apply due to evolving regulatory and AML/CTF requirements. The Policy is reviewed periodically and may be updated at UTO Capital’s sole discretion. The latest version is available on our website.