

## **Card Payments Policy**

### **Who can make card payments?**

Only clients who have successfully passed all KYC requirements and have an active account with XTB Ltd. are permitted to fund via card and/or bank transfer.

Please be aware that we do not accept any 3rd party deposits.

We periodically review card deposits to ascertain that clients have not made any third party deposits. On discovering such a deposit has taken place, clarification will be sought from the Client to explain why such a deposit was made together with any relevant supporting documentation. Restrictions on deposits and/or trading may be imposed as a result.

Further action may be taken against Clients who continue to attempt to make third party deposits, including delayed withdrawals, restrictions and closure of trading accounts.

### **Currency**

Card payments can only be made in GBP/ EUR/ USD through XTB Ltd.'s Client office system for active clients. Clients must have the correct currency trading account in order to make a card payment in that currency.

### **Delivery of Goods/Services**

XTB Services are all web/app based and no items will be posted or delivered to your registered address.

### **Refunds, Returns & Cancellations**

XTB Limited does not offer refunds for its services. If at any time you (the client) would like to make a complaint in relation to our services, you can do so by emailing [compliance@xtb.co.uk](mailto:compliance@xtb.co.uk) Your complaint will be investigated by XTB Ltd. with a response provided within an 8 week timeframe (as per FCA requirements).