Payment Policy & Financial Transaction Terms

Rules, Thresholds, Settlement Rails, and Custody Standards for Customer Capital

DOC REF: STX-POL-PAY-2026-V5 | STANDARD REGULATORY SPECIFICATION | EFFECTIVE: 2026 EDITION

1. General Provisions & Account Balances

1.1. This Payment Policy governs all financial interactions, non-trading operations, deposit inflows, withdrawal disbursements, and currency conversion procedures between StarX Options Global (hereinafter referred to as the "Company" or "Platform") and any individual or legal entity registered on the platform (hereinafter referred to as the "Client").

1.2. The Client's Account Balance represents the net confirmed equity credited to the Client's personal account following successful, irrevocable settlement of deposit transactions and the calculation of realized trading profit or loss. All funds reflected in the Client's Account Balance are held on a non-interest-bearing basis in segregated operational accounts or institutional cold-storage custody.

1.3. Financial obligations of the Company toward the Client arise exclusively upon the receipt and full finality confirmation of the Client's funds by the Company's acquiring payment providers or on-chain blockchain transaction validators. The Company incurs no financial liability for funds in transit that have not reached verified settlement status.

1.4. The Company's financial obligations terminate immediately upon the disbursement of funds from the Company's banking channels, electronic payment systems, or blockchain custody wallets to the withdrawal requisites specified by the Client.

1.5. The Company charges zero (0%) account maintenance fees, ongoing subscription charges, or baseline deposit execution commissions. Certain third-party intermediaries, regional payment service providers, or blockchain network protocols may levy autonomous network or exchange fees, which are borne by the Client.

2. Client Registration & Account Verification Baseline

2.1. To initiate deposits, execute trading orders, or request withdrawals, the Client must register an individual account on the Company's web terminal or progressive web application (PWA), providing accurate, genuine, and unmanipulated personal information.

2.2. Each Client is permitted to register and operate exactly one (1) primary account on the platform. The creation of multiple accounts, dummy profiles, or accounts registered under third-party aliases is strictly prohibited and constitutes a material breach resulting in immediate account termination and liquidation of unauthorized yields.

2.3. The Client undertakes to maintain the confidentiality of authentication credentials, including passwords, session tokens, and two-factor authentication (2FA) keys. The Company assumes no responsibility for unauthorized account access resulting from Client negligence or device compromise.

2.4. Account verification (Know Your Customer - KYC) is mandatory prior to the processing of withdrawal transactions and may be requested at any stage of account lifecycle in accordance with the Company's Anti-Money Laundering (AML) standards.

3. Deposit Operations & Funding Rails

3.1. To fund an account, the Client initiates a deposit order within the Cashier interface, selecting a supported payment method, destination currency, and specifying the target investment amount.

3.2. Supported deposit rails include:

- **Multi-Chain Cryptocurrencies:** Bitcoin (BTC), Ethereum (ETH), Tether USD (USDT on TRC-20, BEP-20, ERC-20, Polygon, and Solana), and other major liquid digital assets.
- **Unified Payments Interface (UPI) & Instant NetBanking:** Domestic high-velocity Indian banking rails including PhonePe, Google Pay, Paytm, BHIM, and IMPS direct settlement networks.
- **Electronic Payment Systems (EPS) & Digital Wallets:** Automated regional payment gateways with real-time checkout sessions.

3.3. Deposit Limits and Thresholds:

Funding Rail	Minimum Deposit	Maximum per Single Transaction	Standard Confirmation Time
Cryptocurrency (USDT TRC20 / BEP20)	$10.00 USD equivalent	$1,000,000.00 USD equivalent	1 – 3 Blockchain Block Confirmations
Bitcoin (BTC) / Ethereum (ETH)	$25.00 USD equivalent	$1,000,000.00 USD equivalent	2 – 6 Network Confirmations
UPI / Instant NetBanking (INR)	₹300.00 INR	₹200,000.00 INR per intent	Instant – 5 minutes upon UTR validation
Electronic Payment Systems (EPS)	$10.00 USD equivalent	$50,000.00 USD equivalent	Real-time programmatic webhook confirmation

3.4. The Client is strictly required to fund the account exclusively from payment accounts, bank accounts, or crypto wallets registered in the Client's own legal name. Deposits originating from third parties, unverified business proxies, or anonymous intermediary services will be frozen pending security investigation.

4. Withdrawal Operations & Disbursement Procedures

4.1. The Client may request a withdrawal of undisputed available funds at any time through the platform Cashier, provided the following prerequisites are fulfilled:

- The Client's identity documentation has been validated in accordance with platform verification protocols.
- The requested withdrawal requisites belong legitimately to the Client and match the original funding source.
- No open trading contracts or pending dispute investigations exist on the account.
- Active turnover turnover requirements associated with promotional deposit bonuses have been met or the bonus equity has been voluntarily forfeited.

4.2. Standard Withdrawal Timeframes: The Company's automated finance engine processes withdrawal authorizations 24 hours a day, 7 days a week. Typical disbursement occurs within one (1) to twenty-four (24) hours following submission. In instances requiring heightened security review or banking holiday processing, execution may take up to three (3) business days.

4.3. Withdrawal Limits:

- Minimum withdrawal for cryptocurrency: $15.00 USD equivalent.
- Minimum withdrawal for local banking rails (UPI / IMPS): ₹500.00 INR.
- Maximum standard single withdrawal: $50,000.00 USD (or local currency equivalent); larger sums are disbursed in consecutive daily tranches.

5. Same-Source Funding Rule & Anti-Layering Standards

5.1. In strict compliance with global Anti-Money Laundering regulations, the Company enforces the *Same-Source Principle*: withdrawals must be executed using the identical payment system, bank account, or digital wallet address utilized for initial

account deposition.

5.2. If multiple payment instruments have been utilized to fund the account, withdrawal amounts will be allocated proportionally across the respective methods to prevent illicit capital layering or unmonitored cross-currency arbitrage.

5.3. If a previously utilized deposit instrument becomes inactive, cancelled, or technologically unavailable, the Client must provide official banking evidence of closure before an alternative verified destination is authorized by platform compliance.

6. Currency Exchange, Conversions & Multi-Currency Handling

6.1. Accounts may be denominated in various base operating currencies, including USD, INR, EUR, and BRL. If a Client submits a deposit or withdrawal in a currency differing from the Account's base denomination, currency conversion is performed automatically.

6.2. Conversions are calculated using institutional interbank reference market rates provided by leading quotation feeds plus a standardized conversion margin not exceeding 1.5% to cover exchange execution slippage.

6.3. The Company bears no responsibility for external exchange rate fluctuations occurring between the moment an order is initiated and the exact second of banking reconciliation.

7. Refund & Reversal Policy

7.1. If an erroneous or unintended deposit transaction occurs, the Client may submit a written refund claim to `support@starxoptions.com` within twenty-four (24) hours of transaction initiation.

7.2. A refund request will only be entertained if zero trading activity has transpired on the account subsequent to the deposit. If trading contracts have been executed, funds are categorized as deployed risk capital and cannot be reversed as an administrative refund.

7.3. Approved refunds are remitted exclusively back to the originating funding instrument within five (5) to seven (7) business days, less verifiable third-party banking handling fees.

8. Chargeback Zero-Tolerance & Fraud Prevention

8.1. The Client acknowledges that financial transactions on the platform constitute definitive commercial settlements. The filing of illegitimate, deceitful, or unnotified chargebacks ("friendly fraud") is strictly prohibited.

8.2. In the event of a chargeback notification received from an acquiring processor:

- The Client's trading account is placed on immediate administrative freeze.
- All current trading contracts and promotional bonuses are voided.
- The Client's balance is debited by the disputed amount plus an administrative chargeback investigation fee of $50.00 USD.
- The Company reserves the right to report the fraudulent chargeback to international anti-fraud registries and initiate civil debt recovery procedures.

9. Taxes & Fiscal Obligations

9.1. The Company operates as an execution-only trading technology provider and does not act as a fiscal agent, tax collector, or reporting authority on behalf of local governments.

9.2. The Client maintains sole, exclusive legal liability for declaring, reporting, and remitting any applicable income taxes, capital gains duties, or municipal levies arising from trading activities in the Client's country of fiscal residency.

10. Third-Party Gateway Liabilities & Final Provisions

10.1. The Company contracts with reputable, audited international payment gateway providers, merchant aggregators, and blockchain nodes. However, the Company is not liable for operational downtimes, gateway maintenance cycles, telecommunications interruptions, or technical rejections originating within third-party payment infrastructures.

10.2. In the event of an uncredited deposit resulting from a banking network latency, the Client shall furnish an official transaction receipt containing the unique 12-digit UTR, payment hash, or transaction reference to customer support for manual ledger audit and reconciliation.

ISSUED & GOVERNED BY:
StarX Options Global Technology Operations
Legal & Compliance Secretariat
Digital Asset & Financial Markets Division
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CLIENT ACKNOWLEDGEMENT:
By registering an account, depositing capital, or placing a transaction order on StarX Options, the Client unconditionally certifies complete understanding and legally binding consent to all terms, operational rules, and risk provisions set forth herein.