



## Top-Up by Card Policy

MAIV Limited

v.1.2 DD 2025.04.13



## 1. Purpose

This policy sets out the terms governing credit/debit card fund deposits ("Top-Ups") to client trading accounts, in compliance with FSA regulations under the Securities Act 2007, AML/CFT Act 2020, and relevant consumer protection laws.

## 2. Eligibility & Source Verification

- Name Matching: Only cardholders whose name exactly matches the trading account holder may fund via card. Third-party funding is strictly prohibited.
- Ownership Proof: MAIV LTD reserves the right to request documentation confirming card ownership, such as photo-scanned card (masked numbers), bank statement, selfie with card, or proof of name match.

## 3. Deposit Limits & Fees

- Deposit limits depend on the provider and may change from time to time
- Fees: MAIV LTD may absorb standard processing fees as soon as sufficient trading activity is provided by the client, otherwise any excess charges imposed by banks or card networks are the client's responsibility.

## 4. Processing Time & Funding Use

- Instant Clearance: Funds from card top-ups typically post instantly, enabling immediate trading.
- Trading Use Only: Deposits must be used solely for trading activities.

## 5. Withdrawal (Payback) Rules

- Full Deposit Reimbursement: amounts deposited via a card and gained via trading, may be withdrawn via the method of the deposit.



## 6. AML & Chargeback Risk Controls

- Monitoring: All card deposits are subject to AML compliance checks. Suspicious or mismatched activity may result in top-up rejection or account hold.
- Chargeback Restrictions: Clients agree not to initiate chargebacks on settled, card-funded top-ups that are unused and remain within original deposit limits. Any unauthorized chargeback may lead to:
  - Account suspension or closure
  - Profit reversal or recovery
  - Recovery of chargeback fees, penalties, and administrative costs
- See Cancellation and Refunds Policy for more details

## 7. Client Responsibilities & Acceptance

- By using card top-up services, the client confirms:
  - Ownership and accurate representation of the card holder name
  - Understanding and acceptance of the policy terms, including top-up caps, AML checks, and withdrawal rules

## 8. Disputes & Corrections

- Disputes or processing errors must be reported within 2 business days for review.
- MAIV LTD reserves the right to reverse duplicate entries or error transactions at its discretion.

## 9. Policy Amendments & Governing Law

- MAIV LTD may update this policy at any time; the current version will be published on the official website with the Effective Date clearly indicated.
- This policy is governed by the laws of the Republic of Seychelles, and any disputes are subject to the exclusive jurisdiction of Seychelles courts.

## 10. Contact Details

- Email: support@rock-west.com
- Operating Hours: Monday–Friday, 10:00–20:00 UTC