

Terms and conditions

Funds and transfers

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Funds and transfers

Here you will find the terms and conditions that apply to your funds and transfers, your chargeback and retrieval requests, and the bonuses that we might give you.

1. Rules and restrictions

- 1.1. You should not use your Deriv account as a banking facility. Deposit into your account only if you have the intention of engaging in trades.
- 1.2. You must not make repeated deposits and withdrawals without placing trades proportionate to the amounts deposited and withdrawn. If you do so, we have the right to pass on to your account, without notice, any charges we may incur. We also have the right to close your account.
- 1.3. We will not pay interest on any amount you deposit with us.
- 1.4. You must keep your account balance below the maximum account cash balance. You must withdraw funds to avoid exceeding your account limit.
- 1.5. We will never invest the money in your Deriv account on your behalf.
- 1.6. You are solely liable and responsible for any deposits and withdrawals you make into and from your Deriv account(s).
- 1.7. You can use the [available payment methods](#) to fund your account(s). We are not affiliated to any of the listed payment method providers.
- 1.8. The list of available payment methods may change at any time. The terms of using payment methods may also change. It is your responsibility to remain informed on which payment methods are available to you and their terms of use.
- 1.9. If you use any third-party service provider for any purposes, including, but not limited to, making any deposits or withdrawals, it will be your sole responsibility to ensure the safety of your account. You can refer to the [General terms of use for our business partners](#) for further clarification.
- 1.10. You can transfer between accounts denominated in different currencies. Please note that exchange rate fees may apply to transfers between different currencies.
- 1.11. You can transfer money between your Deriv account and DMT5 account.
- 1.12. You must not share any of your payment methods with another client. We reserve the right to block, cancel, or suspend your account if you share any of your payment methods with another client.
- 1.13. You must never take loans in order to fund your account.
- 1.14. You must comply with any currency, exchange, or capital controls in your home jurisdictions.
- 1.15. Due to technical problems or other unforeseeable circumstances, delays might occur in reflecting deposits or withdrawals in your account, for which we are not liable in any way. If you need to contact us about any possible delays in the reflection of your deposits, you can write to payments@deriv.com.

2. Chargebacks

- 2.1. Should you deposit funds via credit or debit card, you agree to email or call us before placing a chargeback or a retrieval request so that we can try to retrieve the funds for you.
- 2.2. If the payment processor sends us a chargeback or retrieval notification, we reserve the right to suspend your account and place a temporary hold on the funds available in it. In that case, your account may remain suspended until the completion of the entire chargeback investigation. The same might apply if your transacting bank initiates the chargeback or retrieval request without your knowledge.
- 2.3. If we suffer a loss as a result of a chargeback or retrieval request, you agree to reimburse us the amount before we remove any limits imposed on your account.

3. Bonuses

- 3.1. General rules
 - 3.1.1. We may offer two types of bonuses to our clients who hold a real account: a free bonus and a deposit bonus.
 - 3.1.2. You can receive these bonuses only if you are a new client. If you are an existing or former client, you do not qualify for this bonus.
 - 3.1.3. These offers cannot be used in conjunction with any other offer.
 - 3.1.4. We reserve the right to cancel or prohibit the use of either, or both, of these promotions at our sole discretion at any time.
- 3.2. Deposit bonus
 - 3.2.1. A deposit bonus will be processed and credited to your real account when both of the following cases are true:
 - 3.2.1.1. You have made the required minimum deposit to your real account in a single transaction.
 - 3.2.1.2. You have reached a turnover for your real account that is five times the bonus amount.
 - 3.2.2. Both the deposit and the deposit bonus amounts are clearly displayed when this type of promotion is available. For example, if you choose to participate in a 'Get \$25 when you deposit \$100' promotion, we will add an additional \$25 to your account when you deposit \$100 in a *single* transaction into your real account AND when you have purchased at least \$125 worth of trades ($25 \times 5 = \125) using your real account. The bonus will only be credited to your real account when both of these conditions are met.
 - 3.2.3. This bonus will only be credited once. You can receive this bonus only if neither you nor anybody in your household or any person under your control has previously received it.
 - 3.2.4. If you make multiple deposits in an attempt to accumulate the required deposit amount, you will not be eligible for this bonus.
 - 3.2.5. When the bonus is credited to your account, you may withdraw the bonus and any winnings generated from it at any time.
- 3.3. Free bonus
 - 3.3.1. A free welcome bonus code may be awarded solely at our discretion and can only be entered and activated upon account opening.
 - 3.3.2. The free bonus will be released to your account upon approval.
 - 3.3.3. You may withdraw the free bonus amount once you have exceeded an account turnover of 25 times the bonus amount value.
 - 3.3.4. When an account is funded solely by means of a bonus code, the bonus amount plus any winnings cannot be withdrawn until you have exceeded an account turnover of 25 times the bonus amount value. The maximum amount of winnings allowed on such accounts shall be 25 times the bonus amount.

