

## Dollar Account T's & C's

Terms and conditions for Dollar trading accounts are as follows:

- Khwezi Financial Services cannot accept Dollar deposits from clients. Clients need to deposit Rand into Khwezi Financial Services client depositing account.
- All Rand deposits received from clients will be kept in a segregated bank account, in the client's name as per the Bank Mandate.
- Khwezi Financial Services will convert the client's Rand deposit at a fair rate obtained from Standard Bank to Dollar before depositing the funds into the Dollar trading account.
- Khwezi Clients cannot request withdrawals to be paid in Dollars.
- On a withdrawal request Khwezi will use a rate obtained on that day from Standard Bank to do conversion back to rands and then transfer rands to client's bank account.
- Khwezi will use the rate quoted by Standard Bank to obtain a fair rate, see link:  
<https://ws15.standardbank.co.za/finSnapShot/GetforexServlet>
- If a client deposit funds with Khwezi Financial Services and they do not trade on the account, once a withdrawal is processed the client Dollar funds will be converted back to Rand at the same rate as they were converted to Dollar upon deposit.
- In the event of a dispute, Khwezi Financial Services decision is final.