

CLIENT INSTRUCTION GUIDE

Client Fund Deposit & Withdrawal Mechanism

A step-by-step guide to moving funds in and out of your trading account — deposit account details, accepted payment methods, proof of deposit, and how to raise a withdrawal request in Vtrade.

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APPLIES TO

All Floret Capitals trading accounts

VERSION

1.0

ISSUED

August 2026

i

Overview & Before You Begin

All client funds must be deposited into the **designated client bank account** maintained by Floret Capitals (Private) Limited. This account is held separately for client funds and is the only account through which deposits are accepted. Once your transfer is received and verified, the amount is allocated to your trading account and reflected in your available balance.

Key points

- Deposits are accepted **only** into the designated client account shown in Section A.
- The transfer must originate from a bank account held in **your own name**.
- Every deposit must be followed by an email confirmation to **funds@floretcapitals.com**.
- Funds are allocated only after the deposit has been verified against your trading account.
- Deposits made during banking hours are processed the same working day wherever possible.

Before you begin

- Make sure your **trading account number (client code)** and registered full name are with you.
- Ensure your CNIC and bank details are up to date with Floret Capitals.
- Have the bank account registered in your own name ready to transfer from.
- Be prepared to save a screenshot or scanned copy of the transaction confirmation.

! Third-party transfers and cash deposits are not accepted

Funds transferred from an account that is not in your own name, and cash deposited over the counter, will not be allocated to your trading account. Such transactions will be reversed to the originating account and may attract penalties or bank charges.

A

Deposit Account Details

BANK NAME	JS Bank Limited
ACCOUNT TITLE	FLORET CAPITALS (PVT) LTD CLIENTS
ACCOUNT NUMBER	0002622423
IBAN	PK54 JSBL 9571 0000 0262 2423
BRANCH	Stock Exchange Branch, Blue Area, Islamabad

- Always check the account title before you transfer

All instruments and transfers must be made in the name of **FLORET CAPITALS (PVT) LTD CLIENTS** only. If a different title appears when your bank fetches the account details, stop and contact us before proceeding.

Depositing with a RAAST Payment ID

As an alternative to the account details above, you can generate a **RAAST Payment ID** — a unique, permanent virtual IBAN issued to your trading account. It is generated once from the Vtrade Desktop terminal or the Vtrade Touch Android app, and thereafter any funds you transfer to that ID from your own bank account are credited to your trading account **automatically**, with no deposit slip and no manual verification. Raast transfers are free of cost and credit immediately; IBFT / IFT transfers may carry charges as per your bank's schedule.

FULL GUIDE — HOW TO GENERATE A RAAST PAYMENT ID IN VTRADE

floretcapitals.com/wp-content/uploads/How-to-Generate-RAAST-ID-in-Vtrade-Floret-Capitals.pdf

B

Accepted Deposit Methods

1

Online bank transfer (IBFT / RTGS)

Transfer from your own internet or mobile banking application using the IBAN above. Charges may apply as per your bank's schedule.

2

Crossed cheque

Drawn on your own bank account, crossed in favour of FLORET CAPITALS (PVT) LTD CLIENTS. Allow for normal clearing time.

3

Pay order / bank draft

Issued in favour of FLORET CAPITALS (PVT) LTD CLIENTS. Retain your bank's acknowledgement copy.

! Not accepted

- Cash deposits made over the counter.
- Transfers or instruments issued from a third-party account.
- Instruments made out in any name other than FLORET CAPITALS (PVT) LTD CLIENTS.

C

Submitting Your Proof of Deposit

Email your deposit confirmation to funds@floretcapitals.com immediately after initiating the transaction, including all four items below.

1

Screenshot or image of the transaction confirmation

Showing the transaction reference, date, amount and beneficiary account.

2

Your full name

Exactly as registered with Floret Capitals.

3

Your trading account number

Your client code, so the deposit is allocated to the correct account.

4

Deposit amount

So it can be matched against the bank statement.

• Fund allocation is subject to verification

Funds are credited to your trading account only after the deposit has been verified and your confirmation email has been received. Sending the confirmation promptly avoids delays in allocation.

D

Requesting a Withdrawal — Vtrade Desktop

Withdrawals are raised as a **payment request** from within Vtrade. Follow these steps on the desktop terminal installed on your computer.

1

Log in to Vtrade

Open the Vtrade terminal and sign in using your client code and password.

2

Open the Monitor menu

Click **Monitor** on the toolbar at the top left of the terminal.

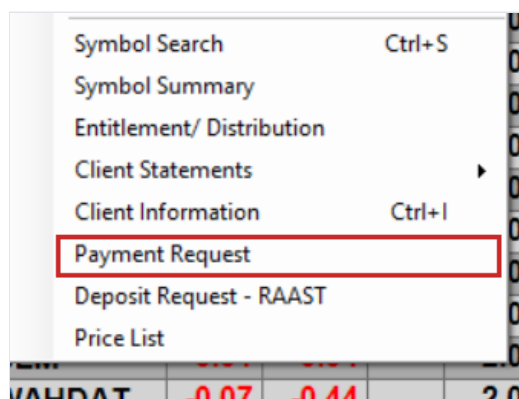
3

Click "Payment Request"

Select **Payment Request** from the bottom of the Monitor menu, circled in red below.

The screenshot shows the Vtrade desktop terminal interface. The 'Monitor' menu is open, displaying various options. The 'Payment Request' option is highlighted with a red rectangle. The terminal also displays market data for PAKISTAN STATE OIL CO. LTD. (AUG) - FaceVa and Market By Order (MAPLE LEAF CEMENT FACTORY LIMITED).

Buy Vol.	Buy	Sell	Sell Vol.	Total Vol.	Dir P. Close	Avg.	High	Low
18,871,822	+	101.70		102.73	103.89	100.62		
1,377,317	+	375.47		374.43	377.00	371.60		
753,500	+	375.74		376.00	377.79	372.20		
593,005	+	143.98		143.52	144.90	142.45		
1,473,601	+	440.03		440.72	444.00	436.30		
766,444	+	563.80		566.30	574.57	561.50		
580,527	+	103.40		103.65	104.50	103.00		
53,613	+	1861.49		1858.92	1870.00	1848.02		
5,718,456	-	245.66		244.35	247.70	242.63		
1,026,028	+	91.34		93.29	95.08	91.00		
5,718,456	-	245.66		244.35	247.70	242.63		
945,021	-	1105.21		1096.81	1118.00	1082.00		
17,731,138	-	20.94		20.72	21.45	20.02		
480,833	-	67.14		66.84	67.70	66.50		
87,818	+	228.48		228.21	229.99	227.06		
47,076	-	1950.21		1949.60	1962.65	1941.00		
117,904,280	-	14.17		14.28	14.63	13.82		
7,727,486	-	1.18		1.18	1.19	1.17		
6,552,795	+	56.69		57.27	57.90	56.26		
10,332,270	+	28.28		28.77	29.38	28.41		
1,584,895	-	16.60		16.56	16.68	16.50		
1,772,527	-	23.98		23.98	24.08	23.90		
139,147	-	15.99		15.94	16.09	15.90		



The Vtrade terminal — click **Monitor** on the toolbar, then **Payment Request**. The lower panel shows a zoomed view of the same menu.

4 Enter your withdrawal amount

Type the amount into the **Withdrawal request** field. The amount cannot exceed the figure shown against **Fund available for withdrawal**.

5 Select your payment mode

Choose **Cheque Pickup** or **Deposit to Account / IBAN** from the Mode dropdown.

6 Click "Submit"

Your request is recorded and appears in the list at the bottom of the window.

The screenshot shows a 'Payment Request' window. At the top, there's a title bar with the text 'Payment Request' and a close button. Below the title bar, there's a 'Client' field with a 'Search' button. Underneath, 'Fund available for withdrawal' is displayed as '0.00'. The 'Withdrawal request' field is empty and has a red border. The 'Mode' dropdown menu is open, showing 'Cheque Pickup' (highlighted in blue) and 'Deposit to Account/IBAN'. Below the dropdown, there's a large empty table with columns: Client, Title, Time, Amount, and Placer.

The Payment Request window — enter the amount, then choose the Mode. **Submit** sits directly below the Mode dropdown. Client details masked in this example.

E

Requesting a Withdrawal — Android

Follow these steps in the **Vtrade Touch** Android application.

1

Log in to Vtrade Touch

Sign in with your client code and password.

2

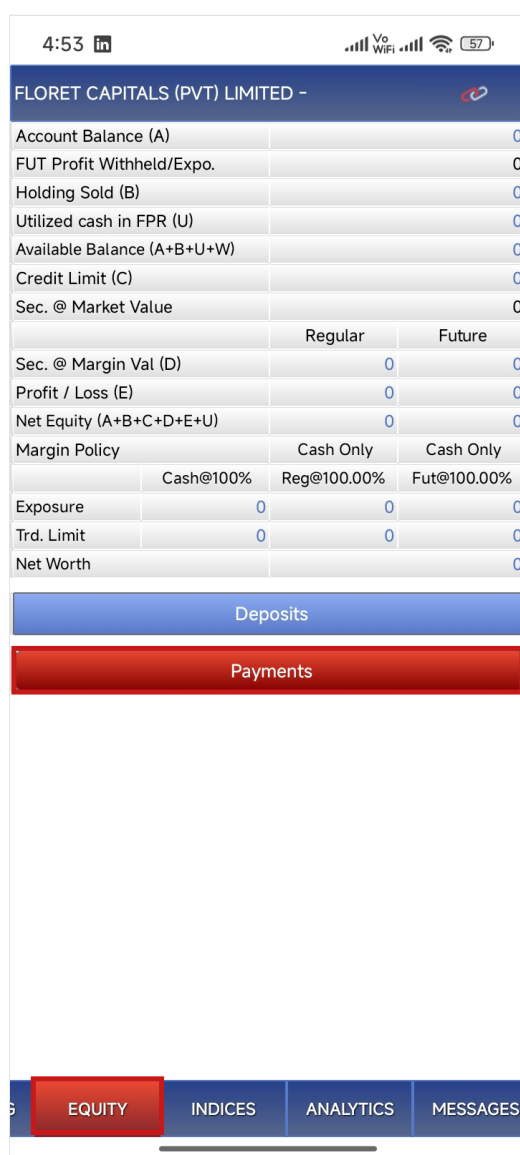
Go to the Equity screen

Scroll along the bottom navigation bar and tap **EQUITY** to open your account summary.

3

Tap "Payments"

The red **Payments** button sits below the blue Deposits button.



The Equity screen — the **EQUITY** tab and the **Payments** button.

4

Enter the withdrawal amount

Type the amount into the **New Request** field. It cannot exceed your available balance.

5

Tap "Submit"

Your request is submitted and shown against **Already Requested (W)**.

The screenshot displays the mobile application interface for Floret Capitals (Pvt) Limited. At the top, the status bar shows the time as 4:53 and various connectivity icons. The app header includes the company name and a logo. Below the header, a table lists account balances and limits, all showing zero values. The table has columns for 'Regular' and 'Future' values. Below the table, there are buttons for 'Deposits' and 'Payments'. A section titled 'Already Requested (W)' shows a zero value with a red 'X' icon. Below this, there is a 'New Request' field with a red border and a 'Submit' button. At the bottom, there is a navigation bar with tabs for 'EQUITY', 'INDICES', 'ANALYTICS', and 'MESSAGES'.

	Regular	Future
Account Balance (A)	0	
FUT Profit Withheld/Expo.	0	
Holding Sold (B)	0	
Utilized cash in FPR (U)	0	
Available Balance (A+B+U+W)	0	
Credit Limit (C)	0	
Sec. @ Market Value	0	
Sec. @ Margin Val (D)	0	0
Profit / Loss (E)	0	0
Net Equity (A+B+C+D+E+U)	0	0
Margin Policy	Cash Only	Cash Only
	Cash@100%	Reg@100.00% Fut@100.00%
Exposure	0	0
Trd. Limit	0	0
Net Worth	0	0

Deposits

Payments

Already Requested (W) 0 X

New Request Submit

EQUITY INDICES ANALYTICS MESSAGES

Enter the amount in **New Request**, then tap **Submit**.

! Withdrawals are not available on the IOS application

Payment requests cannot currently be raised from the Vtrade IOS app. Please submit your withdrawal from the **Vtrade Desktop terminal** by following **Section D**, or contact your Floret Capitals representative. We apologise for the inconvenience.

• Withdrawals are released to your own registered account only

Funds are paid out to the bank account registered in your own name. Requests are processed subject to available balance and settlement of outstanding trades.

F

Support & Contact

For any further assistance regarding fund deposits, please contact our back-office support.

DEPOSITS**funds@floretcapitals.com**

Deposit confirmations & queries

BACK OFFICE**051-2707410**

Fund deposit assistance

UAN**+92 3-111-000-183**

info@floretcapitals.com

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