



Processing a withdrawal payment from a GIA account is a straightforward process comprised of the following steps:

Appropriate withdrawal form completed:

 Client signs 'Withdrawal Instruction - Client'

OR

 If client has previously signed a 'Withdrawal Authority' authorising the Intermediary to request withdrawals on their behalf, Intermediary completes 'Withdrawal Instruction -Intermediary' Intermediary uploads the completed form via the Secure Mail facility:

- Novia Global carries out AML checks and verifies the instruction.
- Additional documentation may be requested to verify the signature or bank account.

Instruction processed by Novia Global Client Services:

- If there is not sufficient cash available in the Client's product cash facility to pay the withdrawal, Novia Global will contact the Intermediary to place trades online to sell down funds.
- For a full withdrawal, Novia will automatically place the trades to sell all funds.

Withdrawal paid to nominated bank account:

- Payment is made once any trades have settled and sufficient cash available.
- Payment typically reaches client bank account within 10 working days.
- A withdrawal statement will be made available within the Documents folder online.