

# FAQ's

# **MOST COMMONLY ASKED**

# **App Availability?**

App Store – Yes, Check Play Store – Yes, Check You can also register on the website <u>www.coinlord.org</u>

# **On-Call Support?**

On special request round the clock for user queries, you can write us at support@coinlord.org

# Found a bug?

If you find a bug, please call/ write to us elaborating the details of the bug to our Tech Team.

# **Bug Bounty Program?**

We reward our active clients for spotting the bugs; however, you may not be considered if the ticket has already been raised.

# **Request New Feature?**

Any additional feature to smoothen your trading experience shall be considered as valuable input. So, reach out.

# **Account Freezing?**

Your accounts are closely monitored for your security. Any unusual activity or any discrepancy leads to the freezing of accounts. Anyhow, if your Account was frozen by mistake, we shall assist immediately.

# **International Users?**

CoinLord only serves Indian Nationals. However, Users have over four-plus cryptocurrencies of BTC, USDT, BNB & ETH.

# **BANK DETAILS**

# Why add Bank Details?

CoinLord allows withdrawal funds directly to the added Banks for a smooth user experience.

# How to add Bank Details?

In 3 simple steps-

- 1. Finish your KYC wait for the approval.
- 2. Post the above step, click on Profile & select bank details.
- 3. Enter Name, Account Number, IFSC code & Select the Account type and submit.

# Not able to Update Bank account?

Enter correct IFSC code & Account number; if the issue persists, contact CoinLord support.



# **BUY/ SELL ORDERS**

# The minimum amount for investing?

On CoinLord, you can invest starting with just ₹ 100.

# **Trading Fee?**

Every Buy/Sell operation is subjected to 0.75 % of the transacted amount.

### **Cancel Order?**

Once the Buy/ Sell coin is placed, you cannot cancel the transaction. However, you can contact CoinLord support.

#### **Price and Value?**

When you buy coins, you receive the prevailing value of the coins depending on the current market demand of crypto.

When you sell coins, you receive the prevailing price of the coins depending on the current market demand of crypto.

**Note:** The magnitude of coins will not fluctuate, but the value fluctuates and ultimately reflects in the Total worth.

#### **Time to Purchase?**

Live Buy/ Sell transactions happen instantly unless you choose the "Limit" option. If it does not reflect, refresh your portfolio page.

#### **Current Buy/Sale Prices?**

All prices corresponding to the coins are available on the app. Click on a coin to get detailed insights on the buy/sell price coin graph.

#### Disabled Buy/ Sell option on my Account?

This happens only when the app is under maintenance after prior intimation. If you face this issue without previous notice, kindly raise a ticket.

# **Buy and Sell Price Difference?**

CoinLord does not decide any coin prices in the app. It solely depends on the Demand and Supply of the crypto market. The prices vary according to the Spread [ Lowest Asking Price – Highest Bid Order].

# **INSTANT AND LIMIT ORDERS**

# **Instant Order?**

It is CoinLord's default order type. You can place instant orders after selecting the crypto coin you would like to Buy / Sell. The order shall be executed immediately at a price shown.

# Limit Order?

You can place limit orders by choosing the limit option then selecting the crypto coin you would like to Buy / Sell. We shall execute the order at your specified price and fixed time duration.



# **COINLORD CREDIT SYSTEM**

# Can I avail myself of a loan?

CoinLord users can avail 100 % credit in USDT on their invested amount.

# **Credit Amount Charges?**

No charge for the first 15 days. 5 % + GST after 15th day. 10 % + GST and previous charges after the 22nd Day. 15 % + GST and previous charges after the 30th Day.

# When can I repay the Credit?

Users can repay the Credit immediately after availing with specified minimal charges [Post 15th Day only].

# Can I withdraw the credit amount?

No, you cannot withdraw your credit amount or withdraw your invested amount during the loan tenure.

# Minimum Deposit amount for availing Credit?

No minimum amount clauses for smooth user experience.

# What happens if I do not repay the Credit?

CoinLord shall deactivate the user's Account if the credit amount is not repaid within 30 days. We shall need an email confirmation mutually for further processes.

# **MY ACCOUNT**

# Unable to log in?

If you receive the SMS OTP but still cannot log in, Try regenerating your pin with the 'Forgot Password' option; kindly contact the support team if the issue persists.

# Why does the page display "Something went wrong, please try again"?

This occurs due to your network issues. Please reconnect to speedy internet.

# Getting logged out often?

You can do two things-1) Try Uninstall and Reinstall. 2) Clear Cache data

# Account Blocked?

CONTACT OUR SUPPORT TEAM FOR additional KYC check issues or Credit Repayment and dues.

Note: Put Auto update for your CoinLord app always.

# **OTP ISSUES**

# Not receiving OTP?

Please provide the correct phone number and email id. If you have done the same and still not receiving OTP, then follow-

· Restart your mobile.



- · Check spam/junk box and reload your mailbox.
- Bounce Ensure your inbox has space for mails; delete unnecessary emails.
- $\cdot$  OTP limit exceeded Try after 12 hours.
- $\cdot$  Make sure you are not using a VPN on your device.

If the problem persists, contact CoinLord Support.

# **OTP delay?**

Poor network connectivity / Poor internet Speed.

# **OTP expired?**

Do not enter the OTP sent long ago; only enter the recent OTP. Click on Resend OTP to get in on your phone/mail.



**Is PIN required?** Yes, for your protection & only access.

**Unable to enter a PIN?** Try logging out and in; if it did not settle, Contact support.

**Forgot PIN?** Reset PIN with Forgot PIN option.

**Can't change PIN?** Try regenerating PIN once again, else contact CoinLord support.

**Reset PIN limit Time Stamp?** You can reset the PIN only once in 24 Hours for your fund's security.

Note: For further assistance contact CoinLord support.

# **MODIFY BIO-DATA / CONTACT DETAILS**

# Link or Delink Email details?

File your KYC details again by attaching a [Non edited, clear] video with evidence of documents with the visible date on it to our customer support team.

Note: KYC Documents provided latter must be the same documents provided earlier.

**Registered Email Hacked?** Kindly contact our CoinLord support team.

# Change registered phone number?

Contact Support Team.



# ACCOUNT CLOSURE

# **Delete my Account?**

Write to the CoinLord Support via your registered email elaborating the reason. Please know that we are all ears for any feedback.

# **REFERRALS, REWARDS & CLASSIC FEATURES**

Our referrals & rewards programs are often updated with mesmerizing & unique offers. Please keep checking our Social Media Handles App banners and notifications.

#### **Default Referral bonus?**

Once our beloved user refers to someone, the referrer shall get 0.2 % for every Buy/Sell activity that the referee performs throughout his CoinLord journey in USDT for a lifetime.

#### Am I eligible?

Yes, all our users can refer and earn.

#### **Referral working style?**

Share your personalized code with your family and friends to avail the offer.

#### Why referral amount hasn't been credited?

Ensure your KYC is approved and your referrals process the KYC verification. Once it is approved, CoinLord shall reflect your referral bonus in your Wallet.

#### What's with Daily Scratch Cards?

Our users shall get two scratch cards daily, one for 'Buy' and one for 'Sell,' with an impeccable value proposition based on all referral buys & all referral sales on their transactions up to 5 Lakh USDT every time.

#### How does the Exchange work?

With CoinLord, you can transfer your BTC, USDT, BNB & ETH to any other exchange application.

#### **QR code Pay!**

CoinLord unleashes the best feature of direct merchant pay via your CoinLord Wallet [ without withdrawals to your Bank]. You can make up to ₹ 1,00,000 transactions per Day using UPI with a maximum limit of 20,000 ₹ per transaction with absolutely no additional charges.



# Is KYC a must?

To verify every individual on our platform is a genuine user, KYC is a must.

# **Required Documents for KYC?**

All the KYC documents should belong to the owner of the Account.

· Soft copy of original PAN card in image format only.



· Soft copy of original Aadhar Card [front & back] / Voter id/ Passport in image format only.

# Time for KYC approval?

Within 5 minutes, Approval / Reject post verification.

#### No PAN Card?

Sorry, your KYC won't be approved with a PAN Card.

#### Minimum age to trade?

18 + with proper KYC documents.

# Is a Driving License accepted for government id proof?

Strict No.

# Why can I not upload KYC documents from galleries or folders?

As many can forge the images, we request you to click an image of the originals at the moment.

# Is my KYC data safe?

We are SOC2 Type-2 compliant and ISO 27001 certified. We use globally recognized KYC checks. Your data is safe with us.

# Is KYC necessary for investments?

No.

# Modify KYC?

If you have not uploaded KYC documents yet, you can. Use the app. But once the KYC is submitted, we cannot modify it.

# **Edit Basic Details?**

You can only change your email id or phone number, not KYC documents.

# **KYC Pending?**

Wait for at least a single business day and check your KYC status again.

# **KYC Rejected?**

- · Wrong format uploads.
- $\cdot$  Blurry / Unclear images.
- Profile Name doesn't match KYC document name & details.
- $\cdot$  Unclear Selfie.
- · Unsimilar Name & DOB between KYC documents & Profile.

Please follow the guidelines thoroughly before uploading KYC details. If your KYC is still rejected, you will receive a reason for the rejection.

# **TRANSACTIONS WITHDRAWALS & DEPOSITS**

# **Is there a deposit fee?** Zero fees for deposits.

Zero lees for deposits.

# Minimum / Maximum deposit limit?

Minimum- 100 ₹ per Day. Maximum – 10,000 ₹ per Day.

### **Payment Modes?**

Using the Credit card, Debit card, UPI, IMPS, NEFT, RTGS.



# **NEFT Limit?**

Up to 50 Lakhs from 100 INR.

# Deposited amount not reflecting in Wallet?

We have an automatic deposit system. However, INR deposits can take up to 48 business hours for reflecting in your Wallet. Don't hesitate to contact the support team if the time exceeds further. Note: IMPS deposits are done instantly, UPI deposits can take up to 15 minutes, NEFT & RTGS can take from an hour to 24 hours. It depends on the bank servers also.

# **Deposit rejected?**

• Make sure you have enough balance in your bank account and a strong internet connection.

• If the deposit is still rejected and the fund has been debited, it should reflect in your bank within 7 to 10 business days, depending on the bank server's functionality. Please raise a ticket if this issue persists after the time mentioned above.

# Can I deposit from someone else's Bank?

Strict. No.

# WHERE CAN I GET THE ASSOCIATED TRANSACTION/REFERENCE ID?

If you have done UPI payments, you can get the same in the UPI app, or if you have done a bank deposit, it will be stored in your net banking transaction history.

# WHY AM I NOT ABLE TO DO INR WITHDRAWAL/DEPOSITS?

Due to an additional KYC check on your Account, your deposit/withdrawals might be impacted. Please contact support or talk to our customer support representative to rectify the issue.

# WHY IS MY INR DEPOSIT NOT CREDITED, OR IS IT IN A PENDING STATE?

If your INR deposit is not reflected in your Account, it might be a delay from the Bank. Any INR deposit not reflected in your Account will be automatically refunded to your bank account within ten working days. Please share the UPI/Bank transaction image containing the details (UTR, Deposit date, Amount) of your deposit in the ticket/chat you raise.

# IS THERE A WITHDRAWAL FEE?

Yippee. No.

# IS THERE A MINIMUM/MAXIMUM WITHDRAWAL LIMIT? MINIMUM: 100 ₹, MAXIMUM: 20000 ₹ PER DAY

# HOW MUCH TIME WILL IT TAKE FOR THE WITHDRAWAL TO REFLECT IN MY BANK ACCOUNT?

The withdrawals are almost instant from CoinLord. The time it takes to reflect in your bank account depends on the bank timing for withdrawal.

# CAN I WITHDRAW MY MONEY FROM THE COINLORD ACCOUNT TO SOMEONE ELSE'S BANK ACCOUNT?

No.

# WHERE CAN I GET THE ASSOCIATED TRANSACTION/REFERENCE ID?

Once your crypto withdrawal is finished, you will receive the hash id for your transaction.



# UPI RELATED ISSUES

# WHY DO I SEE THE 'MAX UPI IDS EXCEEDED' ERROR?

We have a maximum limit on the number of Unique UPI IDs that you can use to make deposits to CoinLord Wallet. You will see this error if you exceed this limit. Please use only the UPI IDs that are registered to your Bank Account. Please refrain from using someone else's UPI ID to transfer money to your Wallet, as this may result in your Account being blocked.

# WHY AM I NOT GETTING ANY SMS OR NOTIFICATION TO PAY VIA UPI APPS?

To get UPI request notifications on your UPI Apps, please ensure you have enabled notifications for these apps on your Android/iOS settings. Most UPI apps will send you an SMS with a link to open your UPI app and complete the Payment requested from CoinLord. Sometimes these UPI apps don't send SMS. Please do not wait for any SMS or Notification. You can open the UPI App to which your Entered UPI ID is linked, and you should see the payment request.

# WHY IS MY UPI FORM DISABLED?

This is a security measure that we enforce on the CoinLord App. We have a maximum limit of Unique UPI IDs you can request payments from. If your Payment requests timeout or didn't get processed, your limit to try again reduces. Once you exceed this maximum limit and your UPI form gets disabled, you can retry only after the period mentioned in the error message.

# HOW TO DEPOSIT USING UPI?

Depositing INR into your CoinLord Wallet via entering your UPI ID works in 3 steps:

- 1. Enter your registered UPI Id in the form
- 2. If your UPI is valid, you will see an 'Accept UPI Request' message with a count-down.
- 3. Open the UPI App linked to your entered UPI ID and complete the Payment

When you are back on the CoinLord App, your Payment will show up as successfully processed, and the deposited amount will reflect in your Wallet.

# WHY CAN'T I DO A BANK TRANSFER TO THE COINLORD ACCOUNT VIA UPI APPS OR PAYTM PAYMENTS BANK?

You can perform a bank transfer by adding the account details you see in the Payment's 'Bank Transfer' section.

However, there are a few limitations to this method of transfer. They are:

 $\cdot$  You cannot use UPI apps (Google Pay, BHIM, PhonePe etc.) to transfer to this Account as it does not support direct UPI deposits

• You cannot use Paytm Payments Bank to transfer to this Account since Paytm uses UPI as a default mode for transfer. As mentioned in point 1, UPI transfers are not supported on this Account.

 $\cdot$  Please use a Bank Account that supports IMPS, NEFT and RTGS to use the Bank Transfers mode of Payment. Some examples are HDFC, ICICI, SBI etc.

**Note:** Your bank details are generated for your CoinLord Account. If you make a mistake in the bank account number, you might deposit money in someone else's Account. Please double-check before you add this Account as a beneficiary.

# Maximum UPI transactions?

One transaction can be up to 10000  $\overline{\mathbf{x}}$ , and users can make up to 6 transactions.



For more information log on to our website or write to us at info@coinlord.org

