## **Refund and Fund Cancellation Policy**

- 1. The client has the right to deposit funds into the trading account only using the payment systems available on the Company's website.
- 2. The actual payment time for services is considered the moment when all corresponding funds are credited to the Company's account.
- 3. The Company is not responsible for the results of trading operations on the Client's account in case of delays in crediting funds to the account. The Client independently assumes all risks of material losses resulting from possible delays in crediting funds to the Client's trading account.
- 4. The Company has the right to cancel the crediting or withdrawal of the Client's funds from the account if the funds are transferred to the Client's trading account by a third party or withdrawn by the Client to the name of a third party. In this case, the credited funds are transferred back to the details from which they were sent. The Client bears all the costs of the money transfer in this case.
- 5. If funds are received in a currency other than the currency of the trading account, such funds are credited to the trading account at the Company's internal exchange rate, which is set according to the exchange rate of the Bank servicing the Company on the date of crediting the funds.
- 6. When processing a withdrawal request, the Company uses its internal exchange rates, which are set according to the exchange rate of the Bank servicing the Company on the date of withdrawal.
- 7. If the trading account cannot be automatically topped up, the relevant application is processed within 24 hours from the moment the Client's notification of the account top-up is received.
- 8. If the Client tops up their trading account by money transfer directly to the Company's banking details, they must leave a notification of the funds' deposit in the "Used Account" section.
- 9. The Client can withdraw funds to any payment systems listed in the "Used Account" section under the heading "Withdraw Funds."
- 10. When withdrawing funds from the trading account, the Client bears all the costs of transferring funds.
- 11. Funds can only be withdrawn to the payment system used to deposit the funds into the trading account, and in a sufficient volume of trading operations. The Company sets the amount of sufficient trading volume at its discretion.
- 12. The Client is solely responsible for the accuracy of all information specified in the withdrawal request.
- 13. The Company has the right to refuse the Client's withdrawal if the Client uses the same payment system for deposits and withdrawals but with different banking details.
- 14. Withdrawal of funds from the Client's account is carried out within 2 working days from the moment the relevant withdrawal request is confirmed in the "Used Account" section.
- 15. The Company reserves the right to deduct from the account the amount paid to the Client as compensation if there is an insufficient trading volume on the account or if the

- account is used to transfer funds from one payment system to another. The Company sets the amount of sufficient trading volume at its discretion.
- 16. Funds credited from a Credit Card can be withdrawn only after the operator's legality check, and in any case, not earlier than 30 days after such funds are credited.
- 17. Funds credited from Credit Cards (Bank Cards) and the profit obtained from trading operations can be withdrawn only after a legality check and not earlier than 30 days from the date of the last top-up. Funds credited using alternative payment systems (e-wallets and electronic currencies) can be withdrawn not earlier than 15 days after the initial deposit.
- 18. If the payment system does not operate for some time, the Company has the right to postpone the withdrawal date to the moment when the payment system resumes its operation.
- 19. The Company has the right to charge the Client an additional commission if the Client uses different payment systems for depositing and withdrawing funds. The amount of the commission charged to the Client is calculated based on the costs incurred by the Company in processing the Client's withdrawal request.
- 20. To withdraw funds using the exchange mechanism (cash at the currency exchange point), an application must be completed, specifying the necessary recipient details: full name, surname, passport details.
- 21. The Company undertakes to take all reasonable measures to prevent illegal financial operations and money laundering using the Company's resources.