

## Refund & Cancellation Policy

### 1. General Terms

The Client has the right to deposit their trading account only using the payment systems available on the Company website. The actual payment of services is deemed to be the moment when all appropriate funds are credited to the Company's account.

The Company holds no responsibility for the result of trading operations on the Client's account in case there are any delays in depositing this account. The Client is solely responsible for any financial loss risks resulting from possible delays in depositing funds to the Client's trading account.

### 2. Deposit and Withdrawal Conditions

- The Company has the right to cancel the Client's deposit or withdrawal if the Client's trading account is being deposited by a third party or if the Client is withdrawing funds on behalf of a third party. In such cases, the deposited funds will be transferred back to the same bank details they originated from. The Client will bear all transfer costs.
- If a trading account is credited in any currency other than its base currency, such funds are credited based on the internal exchange rate adopted by the Company from the servicing Bank at the date of deposit.
- When processing a withdrawal request, the Company shall use its internal currency rates adopted from the Bank at the date of withdrawal.
- If a trading account cannot be credited automatically, the respective application will be processed within 24 hours of receiving notice from the Client.

### 3. Client Responsibilities

- Clients who deposit their trading accounts via direct transfer to the Company's bank details must leave a deposit notification in their "Live Account."
- Clients can withdraw funds using only the payment systems designated in their "Live Account" under the "Withdrawals" section.
- All withdrawal transactions incur a transfer fee, which will be borne by the Client.
- Withdrawals can only be processed to the same payment system that was used to deposit funds into the trading account, subject to sufficient trade volume requirements determined at the Company's discretion.

### 4. Withdrawal Processing Times

- Withdrawals will be processed within two business days from the time a relevant application is confirmed in the "Live Account."
- Funds deposited via credit card can only be withdrawn upon completion of a legality check by the operator, and not earlier than 30 days after the initial deposit.
- Funds deposited by means of credit cards (Bank Cards), as well as any profits earned, can be withdrawn only after verification and no sooner than 15 days after the last deposit. With UnionPay, withdrawals are available immediately upon completion of the document verification process.
- In the event that a payment system experiences downtime, the Company reserves the right to postpone withdrawal processing until the system resumes operation.

### 5. Additional Fees and Charges

- If the Client uses different payment systems for deposits and withdrawals, the Company reserves the right to charge an additional commission. The amount of the commission is based on the Company's costs for fulfilling the withdrawal request.
- In case of account misuse, where an account is used primarily for currency conversion between payment systems rather than trading activities, the Company has the right to deduct compensation amounts from the Client's account, as determined at its discretion.

### 6. Exchange Mechanisms

- Clients requesting fund withdrawals through exchange mechanisms (e.g., cash transactions at an exchange office) must submit an application providing full recipient details, including full name, surname, and passport information.

## 7. Compliance and Legal Considerations

The Company undertakes all reasonable actions to prevent illegal financial operations and money laundering using its financial infrastructure. Any transactions deemed suspicious may be subject to further verification or cancellation at the Company's discretion.