

REFUND AND CREDIT REVERSAL POLICY

1. Funding of Trading Account

- 1.1. The Client may fund their trading account only through the payment systems available on the Company's website.
- 1.2. Payment is deemed completed once the corresponding funds are credited to the Company's account.

2. Delays in Crediting Funds

- 2.1. The Company is not responsible for the outcome of trading operations on the Client's account in case of delays in crediting funds. The Client bears all risks of financial losses resulting from potential delays in crediting funds to their trading account.

3. Deposit and Withdrawal Cancellation

- 3.1. The Company reserves the right to cancel the deposit or withdrawal if the funds are transferred to the Client's account by a third party or withdrawn by the Client in favor of a third party. In such cases, the funds will be returned to the originating account, and the Client will bear all associated transfer costs.

4. Currency Conversion

- 4.1. If funds are received in a currency different from the trading account currency, they will be converted at the Company's internal exchange rate based on the rate of the Company's servicing Bank on the date of deposit.
- 4.2. When processing withdrawal requests, the Company uses its internal exchange rate based on the rate of the servicing Bank on the date of withdrawal.

5. Deposit Failure

- 5.1. If an automatic deposit fails, the deposit request will be processed manually within 24 hours of receiving the Client's notification.

6. Bank Transfer Notification

- 6.1. If the Client deposits funds via direct bank transfer to the Company's account, they must provide a deposit notification in the "Used Account" section.

7. Fund Withdrawal

- 7.1. The Client may withdraw funds to any payment system listed under the "Used Account" section, in the "Withdrawals" subsection.
- 7.2. The Client bears all expenses associated with fund withdrawals.
- 7.3. Funds may only be withdrawn to the same payment system used for the deposit and only after sufficient trading activity has occurred. The required trading volume is determined at the sole discretion of the Company.
- 7.4. The Client is solely responsible for the accuracy of the information provided in the withdrawal request.
- 7.5. The Company reserves the right to deny a withdrawal request if the Client uses the same payment system for deposits and withdrawals but with different banking details.
- 7.6. Withdrawals are processed within 2 business days from the date of confirmation of the relevant request in the "Used Account" section.

8. Insufficient Trading Volume

- 8.1. The Company reserves the right to deduct from the account any amount previously paid to the Client as compensation if there is insufficient trading volume or if the account is used for

transferring funds between payment systems. The required volume is determined by the Company at its sole discretion.

9. Credit Card Deposit Withdrawals

9.1. Funds deposited by credit card may only be withdrawn after a verification process, and in any case, not earlier than 30 days from the date of deposit.

9.2. Funds deposited by credit/debit card, as well as any trading profits, may be withdrawn only after a legality check and not earlier than 30 days from the date of the last deposit. Funds deposited via alternative payment systems (e-wallets and electronic currencies) may not be withdrawn earlier than 15 days after the initial deposit.

10. Unavailable Payment Systems

10.1. If a payment system is temporarily unavailable, the Company reserves the right to postpone the withdrawal date until the system resumes operation.

11. Additional Fee for Different Payment Systems

11.1. The Company may charge an additional fee if the Client uses different payment systems for depositing and withdrawing funds. The fee is calculated based on the costs incurred by the Company when processing the withdrawal.

12. Exchange Mechanism Withdrawal

12.1. To withdraw funds via an exchange mechanism (cash pickup at a currency exchange point), the Client must submit a request with the recipient's full name and passport details.

13. Prevention of Illegal Activities

13.1. The Company undertakes to take all reasonable measures to prevent illegal financial activities and money laundering using its services.