

# Refund Procedure

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1. The Company works with financial institutions such as banks, payment providers, and merchants. The Refund Procedure relies on this commercial affiliation in implementing a systematic method of returning funds according to the affiliate's terms of use.

2. Indicated herein are the procedures of how refunds can be filed, what conditions should be met for processing refunds, and what to anticipate upon approved request.

3. The following conditions should be met before requesting a refund:

- A.) The Client's trading account must not have any existing trades and orders.
- B.) The Client does not have unsettled contract or agreement obligations toward the Company.
- C.) There are no ongoing investigations in the Client's trading account.
- D.) The Client has no record of violating or breaching any contract or agreement with the Company.
- E.) The Client's trading account has never been restricted or suspended.

4. The Company has the right to reject or cancel a refund request when it sees fit or when any of the following occurs:

- A.) During unforeseen market events that affect the Client's trading account.
- B.) The filed refund amount exceeds the Client's capital.
- C.) The Client did not complete the required information, including bank details.

5. The refund status can be found on the Client's trading account. Eligible refunds will be processed in up to 10 business days. However, receiving the money may still take longer due to the merchant's cash flow. The Company is not responsible for the exceeding days after completing the refund process.

6. Once the refund request is approved, the Client will receive the money the same way it was deposited. If the relevant deposit method is unavailable, the Company will offer different methods to return the funds. In this case, the Client hereby accepts the relevant merchant's terms of use.

7. The Company does not charge fees for processing refunds. The Client hereby understands and accepts that some banks and merchants can still charge him/her with fees.

8. Once the refund has been processed, the Company has the right to terminate the Client's trading account and reject future transactions with the Client.

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