

## **Refund Policy**

Refund Policy has been developed to reduce financial and legal risks of the Company, observe principles of anti-money laundering and counter terrorist financing policy.

The Company has the right to unilaterally block the access to the Client area, suspend trading activity of Accounts, cancel a request for transfer/ withdrawal, or make a refund, if the source of funds or the Client's activities contradict the anti-money laundering and counter terrorist financing policy.

The Company does not cancel the implemented trade transactions, therefore the Company has the right to return the funds to the remitter, if within one month from the date of recharge, no trading activity has been recorded on the trading accounts.

The Company has the right, under certain objective reasons and, if it is necessary, to make a refund of funds received via any payment system including credit/debit cards. Furthermore, the refund will be made to electronic wallets and bank details, which have been used by the Client when paying in the funds. It should also be mentioned that withdrawal of the total deposit amount is only possible on the same requisites and to the same payment system that were used during depositing the account.

The timescales for funds withdrawal do not exceed two banking days from the moment of sending the funds withdrawal request. In some cases, money transfers can exceed the stated timescales depending on a payment system/ an emitting bank.

If the Company classifies the activities of the Client as inappropriate or contradicting the usual purpose of the Company's services usage, where there is a direct, or indirect, illegal or dishonest intent, the Company has the right to act within the framework of this document, without informing the Client in advance. All direct or indirect losses; expenses connected with transfer of funds are reimbursed to the Company from the Client's funds.

When replenishing a trade account with a credit card, the Client agrees not to lodge a request to the bank to charge the payment back, which has already been received to the trade account or to the provider of a credit/debit bank card, both during and after the use of the Company's services. Any such attempt will be treated by the Company as a breach of the Contract for the provision of services, for which the Client may be subjected to responsibility in accordance with national legislation.

The Company will take all necessary measures to prevent and block both crediting and withdrawal of funds from the Client's account by third parties. Crediting and withdrawal of funds from the account can be performed only by the holder of this account.

Company: **«WSE-Trading Inc»**

**Client**