

REFUND & RETURN POLICY

The Refund Policy has been developed for the purpose of reducing the Clients/Company's financial and legal risks, as well as observing principles of anti-money laundering and counter terrorist activity.

The Company has the right to unilaterally block the access to the Secure Client Area, suspend accounts held by the Investor, 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 investment transactions, therefore the Company has the right to freeze the funds of the investor, if within one month (30 days) from the date of investment, and no referral activity has been recorded on the 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.

Should the Company classify 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 reserves 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 an account bundle with any card (e.g.: credit card, debit card, prepaid card), the Client agrees not to lodge a request to the bank to charge back the payment which has already been credited 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 Terms for the provision of services, for which the Client may be subjected to responsibility in accordance with national legislation. If the Company still withdraws the transaction payment back, we reserve the right to block the access to the Secure Client Area, freeze the Client's current balance and send the monetary fund back to the account of the Client, after payment of all services and fees.

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.

Once a withdrawal request is submitted, it can take KTM up to two business days (48 hours) to process the request. Once the request has been approved, please allow an additional 12 hours for the funds to show in your account.

There is no additional cost if you would like to cancel your account, just place a withdrawal request, and inform us about your desire to close your account. Withdrawals will be processed as per the withdrawal procedure outlined above.

