

Refund policy

Refund policy (referred as policy) was developed to reduce the financial and legal risks of the Company, comply with the principles of the current legislation of the Republic of Belarus in preventing of the money-laundering of Crime legislation, financing terrorist activities and financing the proliferation of weapons of mass destruction (referred as AML / FT).

The company has the right to unilaterally block your Client Office, suspend activities on client accounts, cancel an application for depositing / withdrawing funds or refunding if their source or Client's activities contradict to AML / FT.

The company has the right for certain objective reasons and, if necessary, to return of unused funds received through any payment system, including credit / debit cards:

- Refund is carried out only through the payment systems, specified in the Company's Personal Account under the heading 'Withdraw funds'.
- Refund will be made to verifying details or details that the Client used when depositing funds. If this requires additional documents from the Client, the Company will not take responsibility for any delays.
- The Company has the right to return the money to the sender, if within a month from the date of replenishment, there was no activity recorded on the account.
- The Company has the right to cancel the deposit or withdrawal of funds from the Client's account if the Client's account is financed by third parties or the Client intends to withdraw funds in the name of third parties. In this case, the funds deposited will be transferred back to the same bank details from which they were received within 7 (seven) banking days in accordance with clause 10.4.2 of the Rules for conducting transactions.
- In case the payment system stops working for some time, the Company has the right to postpone the date of withdrawing funds until the payment system resumes operations.
- The Company has the right but not the obligation to charge for the Client additional commission, if the Client uses different payment system for depositing and withdrawing funds. The sum of commission charged for the Client is calculated based on the costs paid by the Company when the Client's request for withdrawal of funds is executed.

When funding an account from a bank card, the Client undertakes not to submit an request for withdrawal of a payment already deposited to the account to the bank or to the credit / debit bank card supplier both during and after the completion of the use of the Company's services. The service is considered provided when funds are deposited to the Client's account balance. If the Company receives payment

withdrawal on the transaction, the Company reserves the right to block the entrance to the Client Office and freeze the current balance of the Client and send the funds back to the personal account of the Client, after paying all services and commissions.

If the Company classifies the Client's activities as inappropriate or contrary to the usual purpose of using the Company's services when there is a direct, or indirect, illegal or unfair intention, the Company has the right to work within this document without informing the Client in advance.