



PAYMENT POLICY

PAYMENT POLICY

1.1 The Client's account balance represents the amount of the Company's financial obligations to the client at a specific moment in time.

1.2 The Company's financial obligations to the Client arise from the moment the funds are deposited into the account and end when the Client withdraws the funds in full from the account.

1.3 The Client has the right to demand that the Company fulfill its obligations up to the amount of the account balance.

1.4 The official methods for depositing and withdrawing funds are bank cards, payment systems, and blockchain wallets listed on the Company's website. The Client assumes all risks associated with the use of these systems, as they are not Company partners. The Company is not responsible for delays and/or non-receipt of funds in the Client's account due to the fault of these systems. In case of claims or errors in sending transactions to incorrect details, the Client should contact the support service of the respective system. The Client is required to notify the Company of such cases.

1.5 The Company is not responsible for the actions of third parties acting as intermediaries in the Client's fund deposit/withdrawal operations. In case of detecting signs of fraud during financial transactions after funds have been credited to the Client's account balance, the Company reserves the right to cancel such transactions and freeze the client's account.

1.6 In case of technical errors on the part of the Company during financial transactions, the Company reserves the right to cancel such transactions and their results, as well as the results of the services provided by the Company.

1.7 The Client is obliged to register only 1 (one) account with the Company. In case of multiple accounts belonging to one Client, all such accounts will be blocked, and the funds contained in them will not be eligible for withdrawal.

2. Client Registration and Data

2.1 The client registration procedure consists of 2 stages:

- Client registration procedure on the Company's website;
- Identity and data verification procedure provided during registration.

The client registration procedure is mandatory for the Company's Clients. To complete the client registration procedure on the Company's website, the following actions must be taken:

- Enter personal and contact information;
- Accept the terms of this Agreement and its appendices.

2.2 The identity and data verification procedure is carried out by the Company to confirm the accuracy and completeness of the data provided by the Client during registration. To conduct this procedure, the Company must request, and the Client must provide:

- A scanned or digital photograph of the Civil, Foreign, or other identification document verifying the Client's identity in a readable format. For Russian citizens - the spread of pages with a photo and personal information. For Ukrainian citizens - the spread of pages with a photo and personal information in Russian and Ukrainian (if available).
- For citizens of other countries – a page(s) of the passport with a photo and personal information or other document (e.g., ID card) containing a photo and personal information. Additionally, the Company may request current utility bills, a bank account opening agreement, scans of bank cards, as well as any other documents if the above-mentioned documents do not fully identify the Client and/or the personal information provided by the Client.

2.3 The identity and data verification procedure must be completed within 10 (ten) business days from the moment the Company requests the verification of the Client's identity. In exceptional cases, the Company may extend this period up to 30 (thirty) business days at its discretion.

3. Deposit Procedures

In order to deposit funds into the account, **the Client** must submit a deposit request from their personal account. To do this, **the Client** must select one of the payment systems specified on **the Company's website** and follow the corresponding link, providing all the necessary data.

The following currencies are available for account funding: various cryptocurrencies, fiat currencies, and other methods specified on **the Company's website**.

The processing time for a deposit request depends on the chosen payment system and cannot be regulated by **the Company**. If technically possible, deposit operations using payment systems can be instant. In rare cases, the processing time may range from 3 to 45 business days, depending on the system and network load used by **the Client**.

All Client transactions must be conducted using sources that can be identified as belonging solely to **the Client**, who performs operations using their own funds. Withdrawals, refunds, compensations, and other financial operations with **the Client's account** can only be performed through the accounts that were used to replenish the balance. Withdrawals from the account are provided in the same currency in which the deposit transactions were made.

4. Taxes

The Company is not a tax agent and does not provide information about its **Clients'** transactions to third parties. Such information can only be provided in response to an official request from competent government authorities.

5. REFUND POLICY

5.1 The Client has the right to withdraw part or all of the funds from their Account at any time by submitting a request to the Company for a withdrawal, which includes the Client's instruction to withdraw money from their Account and complies with the following conditions:

- The Company executes the withdrawal from the Client's trading account only within the available balance on the Client's account at the time of the request. If the Client's withdrawal amount (including fees and other expenses as per this Regulation) exceeds the balance on the Client's Account, the Company may reject the withdrawal after clarification.
- The Client's request for fund withdrawal from their Account must comply with the requirements and restrictions established by the applicable laws and regulations in the countries where such transfer is conducted.
- The funds from the Client's Account must be withdrawn to the same payment system and wallet ID previously used by the Client to transfer funds to the Account. The Company may limit the withdrawal to the client's payment system within the deposit amount received by the Client from that payment system. However, the Company may, at its discretion, make exceptions to this rule and withdraw the Client's funds to other payment systems, in which case the Company may request payment information from the Client for other payment systems, and the Client must provide such payment information.

5.2 The request for fund withdrawal is carried out by transferring money to the Client's external account by an agent authorized by the Company.

5.3 The Client submits a request for fund withdrawal in the deposit currency. If the deposit currency is different from the transfer currency, the Company converts the withdrawal amount into the transfer currency at the exchange rate set by the Company at the time of the fund withdrawal from the Client's Account.

5.4 The currency in which the Company makes transfers to the Client's external account, depending on the Client's Account currency and withdrawal method, may be displayed in the Client's Personal Cabinet.

5.5 Conversion, fees, and other expenses associated with each withdrawal method are determined by the Company and may be changed at any time at the Company's discretion. The exchange rate may differ from the currency exchange rate established by the authorities of a specific country and the current market exchange rate for the respective currencies. In cases provided by payment service providers, funds may be withdrawn from the Client's account in a currency different from the currency of the Client's external account.

5.6 The Company reserves the right to set minimum and maximum withdrawal amounts depending on the withdrawal method. These limitations will be posted in the Client's Personal Cabinet.

5.7 The request for fund withdrawal is considered accepted by the Company if it is created in the Client's Personal Cabinet and indicated in the "Account Funding History" section, as well as in the Company's system for tracking client requests. Any withdrawal request made by any other method than stated in this clause will not be accepted and executed by the Company.

5.8 Funds will be withdrawn from the Client's account within 5 (five) business days.

5.9 If the funds sent by the Company according to the fund withdrawal request do not reach the Client's external account within 5 (five) business days, the Client may request the Company to investigate the fund withdrawal.

5.10 If the Client made an error in the payment information when submitting the fund withdrawal request, resulting in a refund or transfer error to the Client's external account, the Client will bear the cost of resolving the situation.

5.11 The Client's profits exceeding the deposited funds can be transferred to the Client's external account only by a method agreed upon by the Company and the Client, and if the Client made a deposit to their account using a specific method, the Company has the right to withdraw the previous deposit from the Client using the same method.

6. Withdrawal Payment Methods.

The Company provides various payment methods for withdrawing funds. Bank cards, payment systems, and cryptocurrencies listed on the Company's website are available.

6.1 The Client can submit a request for fund withdrawal only from the platform wallet opened in their name.

6.2 The Company must transfer the funds to the Client's account according to the information provided in the fund withdrawal request.

6.3 The Client understands and acknowledges that the Company is not responsible for the time required to complete the transaction or for any circumstances leading to a technical failure in the transfer if they occurred not due to the fault of the Company.

6.3 The Company may, at its discretion, offer the Client alternative methods for fund withdrawal from the Client's Account.