

Refund policy of **Zurich Trade Finco LTD.**

These rules govern the refund procedure for **Zurich Trade Finco LTD.**, further referred to as the "**Company**". The purpose of this policy is to prevent conflict situations between clients and the Company, as well as to reduce the risks of fraud and money laundering, both from clients and third or other parties.

1. The company has the right to unilaterally block the accesses to the Personal Account of a trader of Zurich Trade Finco LTD, suspend all trading activities on accounts, cancel an application for deposit / withdrawal, or make a refund if the source of funds or the Client's activities contradicts the Policy on fight against money laundering and terrorist financing, and also violates any rules established by the Company.
2. The company has the right not to return the funds to the sender if, within a month (30 days) from the date of account replenishment, no trading activity was recorded on the trading accounts.
3. The company has the right, for certain objective reasons and, if necessary, to make a refund of funds received through any payment system, including credit / debit cards. In this case, the refund will be made to the accounts that the Client used when depositing funds. If the payment details have been changed, the client is obliged to provide a document confirming their change.
4. If the Company classifies the activities of the Client as inappropriate or contrary to the usual purpose of using the services of the Company, where there is a direct, or indirect, unlawful, or bad faith intent, the Company has the right to act within the framework of this document without informing the Client in advance.
5. When replenishing a trading account from a bank card, the Client undertakes not to submit an application for withdrawal of the payment already credited to the trading account to the bank, or to the supplier of the credit / debit bank card, both during and after the termination of using the Company's services. If the Company has received a notification about an application to revoke a payment already credited to the trading account, the Company has the option of smoothly blocking the accesses to the Company's Trader's Personal Cabinet, suspending all trading activities on the Company's client's accounts, until all the circumstances are clarified.

6. In case of debiting funds from the client, but not crediting funds to the balance of the trading account - the service is considered not provided. The company has the right to request documents confirming the payment, in order to search for funds. The Client understands and agrees that all commissions and other costs associated with the search for funds are paid by the Client. If the funds were received, but were not credited after the requested documents have been submitted, the refund is made by the company within 14 working days. If the client was unable to provide documents confirming the transfer of funds to the company's account, the Company has the right to refuse to return the funds.
7. The service is rendered when the funds are credited to the balance of the client's trading account.
8. If the Company nevertheless receives a revocation of the payment for the transaction, we reserve the right to block the entrance to the Personal Account.
9. The Company takes all necessary measures to prevent the crediting and withdrawal of funds from the Client's account by third parties. Deposit and withdrawal of funds from an account can only be carried out by the owner of this account.
10. In the event of any claims, the client has the right to send a substantiated complaint to the company by means of an e-mail address.
11. The company reserves the right to change this policy without prior notice.