

# REFUND

## AND WITHDRAWAL POLICY

The Client automatically accepts the terms of this Policy upon acceptance of the Investment Offer, which is available on the official site of the Company: [abtrade.org](http://abtrade.org). The Client shall be responsible for reading and accepting the terms of this Policy.

- Solely the account holder has the right to deposit or withdraw funds. The Company makes every effort to prevent any unauthorized attempts of depositing or withdrawal the money from the Client's account by third parties. Nevertheless, the Client assumes full responsibility for the security of Client's banking and other personal data.
- In case of suspicion that the source of the Client's funds or his/her activity contradicts the Company's AML Policy, the Company has the right to refuse to deposit and/or withdraw funds to the Client's account / from the Client's account, freeze funds, and return them to the payer.
- In case of non-compliance with the AML Policy, the Company undertakes to report immediately to the relevant authorities and provide the personal data of the Client within the framework of the current legislation.
- In case the Client's activity is considered as suspicious (the activity contradicts to standard purposes of use, suggests fraudulent or illegal intent (direct or indirect), the Company in accordance with this Policy has the right to exercise discretion to prevent or immediately stop such actions. In such a situation the Client undertakes to reimburse the Company for any direct or indirect losses incurred by the Company as a result of legitimate activities, including costs and expenses associated with operations to withhold relevant amounts.
- In case of no trading activity or insufficient activity (which is determined by the Company on an individual basis depending on the volume of trading operations in the Client's account for the period of three months), the Company has the right to refund to the Client in the amount of the entire deposit.
- Refunds are made exclusively to the payment processing, to a bank card or to the account from which they were originally credited.
- The Company ensures the safety of the Client's funds and their timely return subject to all the conditions of this Offer and the Refund Policy published on the official site of the Company are followed by the parties. Funds are transferred within 7 banking days after receiving an application

from the Client through the payment methods available in the Personal Account.

- If the Client replenishes his/her account by credit card, the Client undertakes to not request his/her bank or credit card provider to cancel the payment already credited to the Client's trading account while using the services of the Company or after their termination. An attempt to appeal to the chargeback procedure will be a violation of the contractual terms between the Company and the Client.
- The exact amount of commission rate is displayed in your account depending on the amount of the replenishment. Withdrawal fee is 1% + 4 USD per transaction.
- In case the Client cancels the deposit by referring to the chargeback procedure, the Company reserves the right to freeze the balance of the trading account and make a refund to the Client with a deduction of all associated fees and commissions.