



# REFUND AND WITHDRAWAL POLICY

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This Refund Policy has been designed to reduce financial and legal risks for International Finance House Limited (IFH LTD), and to abide by the rules of anti-money laundering and counter-terrorist financing policies of IFH LTD.

Should IFH LTD authorities have suspicions that the source of a Client's funds or the Client's activities contradict the anti-money laundering and counter-terrorist financing policy in any respect, then IFH LTD has the right to block the Client's access to the Secured Client Area, suspend trading activity of the Client's Accounts, cancel a request for transfer/ withdrawal, or make a refund in an unilateral manner.

IFH LTD does not cancel any processed trade transactions, this being said IFH LTD has the right to return the funds to the remitter, if no trading activity has been recorded on the trading accounts during one month from the date of recharge.

Under certain circumstances, IFH LTD has the right to make a refund of the funds received via payment systems like credit/debit cards. This refund is processed to e-wallets or bank details that have been used by the Client for depositing the funds.

If IFH LTD finds the Client's activities inappropriate or contradicting the commonly-accepted purpose of the use of the company's services; where there is any illegal or dishonest intention, direct or indirect, the IFH LTD is entitled to act within the framework of this document, without informing the Client in advance. All direct or indirect losses and expenses connected with transfers of funds are remunerated to IFH LTD from the Client's funds.

IFH LTD will take all necessary measures to prevent and block third parties from either depositing funds to or withdrawing them from the Client's account. Only the account holder can deposit funds to their trading account or withdraw them.

IFH LTD does not limit its clients to withdraw the money they have previously deposited to their accounts or the amounts they have earned as a result of their trading activities. Although, in order to withdraw the money, the Clients are to fulfil the following requirements:

Money can be withdrawn from the Client's accounts in two ways: by automatic money withdrawal and by a wire transfer. Please, note that automatic money withdrawal is possible only at the same requisites (using the same payment methods) the money has been deposited to the Client's account. It is not possible to withdraw money to the accounts of third parties.

Wire transfer is the second and the most widely used method to withdraw money from your account. In order to withdraw money using this method the Client is required to have a banking account opened in his/her name and to know his or her banking requisites, including but not limited to SWIFT or IBAN. Please, note that it is not possible to withdraw money on accounts of third parties with IFH LTD.

The wire transfer withdrawal request is carried out by the Company within 2 to 7 working days. The Client's Account Statement will record this request as assets' writing off. A wire transfer to the Client's banking account usually takes from 2 to 3 working days.

Please, note that the Client can withdraw funds only in the same currency that he/she have used for the money deposit.