PAYMENT POLICY

1.1 The Client's account balance represents 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 funds are credited to the account and end when the Client withdraws the funds in full from the account.

1.3 The Client has the right to demand the Company to fulfill obligations up to the amount not exceeding the account balance.

1.4 Official methods of deposit/withdrawal are the wallets/accounts of the Company in the payment systems specified on the Company's website. All risks associated with the use of payment systems are borne by the Client, as payment systems are not partners of the Company. The Company is not responsible for delays and/or non-receipt of funds into the Client's account due to the fault of the payment system. In case of claims by the Client regarding the correctness of the payment system's operation, the Client should contact the support service of such payment system. The Client is obliged to report such incidents.

1.5 The Company is not responsible for the actions of third parties acting as intermediaries in the conduct of Client's operations on deposit/withdrawal of funds. When the Client carries out deposit operations, the financial responsibility of the Company arises from the moment the Client's funds are credited to the Company's bank account and/or the Company's account in the payment systems specified on the Company's website. In case of signs of fraud during financial transactions after the funds have been credited to the Client's account balance, the Company reserves the right to cancel such transaction and freeze the client's account. When Clients carry out withdrawal operations, the Company's financial responsibility ends at the moment the funds are debited from the Company's bank account and/or the Company's account in the payment systems specified on the Company's website.

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 services provided by the Company.

1.7 The Client is obliged to register only 1 (one) account with the Company. In case of detection of multiple accounts belonging to one Client, all such accounts will be blocked, and the funds contained therein will not be subject to 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's registration procedure is mandatory for the Company's Client. To complete the Client's registration procedure on the Company's website, the following actions are required:

- Enter personal and contact information;

- Accept the terms of this Agreement and its appendices.

2.2 Identity and data verification procedure is conducted by the Company to confirm the correctness and completeness of the data provided by the Client during registration. To conduct this procedure, the Company must demand, and the Client must provide:

- A scan or digital photograph of the Civil, Foreign, or other identity document in a readable format. For Russian citizens – a spread page(s) with a photo and personal data. For Ukrainian citizens – a spread page(s) with a photo and personal data in Russian and Ukrainian languages (if applicable).

- For citizens of other countries – a passport page(s) with a photo and personal data or another document (e.g., ID Card) containing a photo and personal data.

Additionally, the Company reserves the right to demand current utility bills, a bank agreement for opening a personal account, scans of bank cards, as well as any other documents if the documents mentioned above do not fully identify the Client and/or the personal data 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 receives the request for the Client's identity verification. In some cases, at the discretion of the Company, this period may be extended to 30 (thirty) business days.

3. Deposit Procedures

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 listed on the Company's website and follow the corresponding link, providing all the necessary information.

The following currency is available for account replenishment: USD.

The processing time for a deposit request depends on the chosen payment system and cannot be regulated by the Company. If there is a technical possibility, deposits made using electronic payment systems may be processed instantly. When using bank transfers, processing times can range from 3 to 45 business days, depending on the bank used by the Client and correspondent banks.

All Client transactions must be made from sources exclusively owned by the Client who conducts operations using their own funds. Withdrawals, refunds, compensation, and other financial transactions from the Client's account can only be made using accounts that were used to top up 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 data on its clients' operations to third parties. Such information may 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 sending a withdrawal request to the Company. The request must contain the Client's instructions to withdraw money from the Client's Account and comply with the following conditions:

- The Company will only process withdrawals from the Client's trading account up to the 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 the withdrawal of funds from the Client's Account must comply with the requirements and limitations set by the current legislation and other provisions applicable in the countries where such transfers are made.

- Funds from the Client's Account must be withdrawn to the same payment system and the same wallet ID that the Client previously used to transfer funds to the Account. The Company may limit withdrawals to the client's payment system within the deposit amount received from this payment system. 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.

5.2 A request for withdrawal of funds is made by transferring money to an external account of the Client by an agent authorized by the Company.

5.3 The Client creates a withdrawal request in the deposit currency. If the deposit currency differs from the withdrawal currency, the Company converts the withdrawal amount into the withdrawal currency at the exchange rate established by the Company at the time of withdrawal from the Client's Account.

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

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 exchange rate set by the authorities of a specific country and the current market exchange rate for the respective currencies. In cases determined 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 restrictions will be posted in the Client's Personal Account.

5.7 A withdrawal request is considered accepted by the Company if it is created in the Client's Personal Account and indicated in the "Balance Operations History" section as well as in the Company's system for recording client requests. A withdrawal request created in any way other than the one specified in this section will not be accepted and executed by the Company.

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

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

5.10 If the Client makes an error in payment information when creating a withdrawal request, leading to a refund or transfer error to the Client's external account, the Client is responsible for the fee associated with resolving the situation.

5.11 Client profits exceeding the deposited funds may be transferred to the Client's external account only through a method agreed upon by the Company and the Client. If the Client deposited funds into their account using a specific method, the Company has the right to withdraw the previous deposit by the same method.

6. Payment Methods for Withdrawals

6.1 Bank Transfer

6.1.1 The Client may submit a withdrawal request via bank transfer at any time if the Company offers this method at the time of the transfer.

6.1.2 The Client can only submit a withdrawal request to a bank account opened in their name. The Company does not accept or process transfers to the bank accounts of third parties.

6.1.3 The Company must send funds to the Client's bank account according to the information provided in the withdrawal request if the conditions of section 7.1.2 of these Rules are met. The Client understands and agrees that the Company is not responsible for the time required for a bank transfer to be completed.

6.2 Electronic Transfer

6.2.1 The Client may submit a withdrawal request via an electronic payment system at any time if the Company offers this method at the time of the transfer.

6.2.2 The Client can only submit a withdrawal request to an electronic payment system wallet opened in their name.

6.2.3 The Company must send funds to the Client's electronic payment system account according to the information provided in the withdrawal request.

6.2.4 The Client understands and acknowledges that the Company is not responsible for the time it takes for an electronic transfer to be completed or for circumstances leading to technical failures during the transfer, if such failures are not the fault of the Company.

6.3 The Company may, at its discretion, offer the Client other methods for withdrawing funds from the Client's account. This information is published in the Personal Account.