



## **Refund Policy**

# Refund Policy

The Company may allow for an exception in some cases when it is necessary to return a payment made by credit card, but only if the Client justifies the reasons for doing so. The Client may submit a request for a refund in the case where service was not provided or not as described. A refund is possible in the case where the account had been deposited, but no trades were done and was made only on the credit card/bank account that was used for depositing.

In order to start the return process, the Client shall submit a cancellation request by emailing to [contact@unitedsocgen](mailto:contact@unitedsocgen). A cancellation request must contain the following information at least but not limited to:

- full name of the Client;
- residential address;
- contact e-mail and phone number(-s);
- trading account number(-s);
- initial payment amount, date of payment, used payment method (i.e. credit/debit cards);
- payment identification number (if any);
- the reasons of the cancellation subject to the conditions stated below.

All the information in a cancellation request submitted to the Company shall be identical to that originally submitted in the initial payment.

You agree, when we so request, to pay any bank transfer fees incurred when you are withdrawing funds from your Account or when funds are refunded by us to your designated bank account. You are solely responsible for the payment details you are providing to us and we do not accept any responsibility of mis-sending your funds, if the payment details you have provided to us are incorrect or incomplete. It is also understood that we do not accept any responsibility for any funds that are not directly deposited into our bank account.

All received cancellation requests to be dealt with by the Company on the following terms and conditions:

- all cancellation requests shall be for genuine and acceptable reasons, and those reasons shall be described in detail by the Client in the cancellation request;
- all cancellation requests shall be submitted within 7 days from the moment of the initial payment; the Company shall notify the Client in cases where it is not possible to process the cancellation request due to card scheme or payment institution rules;

- all cancellation requests shall be processed within 10 business days as per term set by the Client Agreement for claims related to non-trading operations or exceptionally more; the Company shall notify the Client in cases when additional time is required;
- all cancellation requests shall be reviewed only if the requested amount does not exceed the initial payment amount as well as the free margin of trading account;
- any charges deducted by the payment institution as well as any loss or expense, if suffered or incurred by the Company due to adverse exchange rate fluctuation to be covered from the return amount.