

## **Refund & Return Policy**

The policy of return of money was developed for the purpose of reduction of financial and legal risks of the Company, observance of the principles of the Policy of counteraction of money-laundering and counteraction of financing of terrorist activity.

Platinum Stock has the right unilaterally block an entrance to the private profile, to suspend the trade activity on accounts, to cancel the demand for input-output, or to make return of money if the source of money or activity of the client contradicts to the policy of money laundering and financing of terrorism.

Platinum Stock doesn't cancel the realized commercial transactions therefore the company has the right to return money to the sender if within a month from the moment of replenishment, on trading accounts it wasn't recorded trade activity.

Platinum Stock Company has the right at certain objective reasons and in case of need to make return of money, received through credit/debit cards or bank wire transfer, the return of money will be executed on Credit/ Debit card or bank details which the Client used at input of money.

In case the company classifies activity of the client as inappropriate or contradicting to the usual purpose of use of company services where there is direct, or indirect, illegal, or unfair intention, the company has the right to work within this document, without informing the client beforehand.

At replenishment of the trading account by cash card, the client undertakes not to submit the application for response of the payment which is already enlisted into the trading account to the bank, or to supplier of the credit/debit cash card, both in time, and after completion of use of company services. If the company nevertheless receives a payment comment according to the transaction, we reserve the right to block an entrance to the Private Profile and to freeze the

current balance of the client and to send money back on personal account of the client, after payment of all services and commissions.

The company will take all necessary measures to prevent and block both input, and withdrawal by third parties of money from the customer account. Input and output of money from the account can be carried out only by the owner of this account.