

## **HIROSE FINANCIAL UK LTD.**

### Refund and Return Policy

The Policy of Return of Money was developed for the purpose of reducing financial and legal risks of the company, observance of the principles of the Policy of counteraction of money-laundering and forgery of financing terrorist activity.

The company has the right to unilaterally block an entrance to your trading with us, suspend the trade activity on accounts, cancel the demand for input-output, or to return money if the source of money or activity of the client contradicts the Policy of money laundering and financing of terrorism.

The company doesn't cancel the realized commercial transactions, but we reserve the right to return money to the sender with the following charges if no activities were recorded on trading accounts after the accounts were opened with us.

1. The actual costs that is incurred to us upon the receipt of your payment
2. The actual withdrawal costs
3. Our handling fees (normally the 1% of your deposit amount)

Accounts funded via Credit / Debit Card, Wire Transfer, Skrill (Moneybookers), or Neteller are subject to receiving withdrawals back to the source from which they came, but we also reserve the right for certain objective reasons, and in case the need to make return of money arises, the return of funds to you will be actioned through all payment systems that you have used for making a payment to us or the bank details that you have provided to us.

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

When the company receives a payment which is deemed to be inappropriate according to the Policy, we reserve the right to block entrance to the private profile, and freeze the current balance of the client, as well as send money back on personal account of the client, following the 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 that particular account.

Once a withdrawal request is submitted, it normally takes us one business day to process the request, but we reserve the right to take more than one business day if any further verifications are necessary. Due to 3rd party payment methods and delays beyond our control, receipt of funds may take up to 5 business days to complete.

Cancelling your account - There is no additional cost if you would like to cancel your account, please withdraw all the funds with us and submit the closure of an account form which can be found at <https://hiroseuk.com/form/account/form.cgi>. You will receive a notification from us once the closure of your account is complete.