



TRADE WITH TOP1

Refund Policy

In the event of a conflict between Top1 Group and a Client, terms expressed in English and expressed in any other language, the terms expressed in English shall prevail over those expressed in any other language.

1. The Client has the right to deposit their trading account only using the payment systems available in "Deposit" section of the company website.

2. The actual payment of services is deemed to be the moment when all appropriate funds are credited to the Company's account.

3. The Company holds no responsibility for the result of trading operations on the Client's account, in case there are any delays in depositing this account. The Client is solely responsible for any financial loss risks coming from possible delays in depositing funds to the Client's trading account.

4. The Company has the right to cancel the Client's deposit or withdrawal if the Client's



TRADE WITH TOP1

trading account is going to being deposited by a third party or Client is going to withdraw on the name of the third party. In this case, the deposited funds will be transferred back to the same bank details they came from. If this occurs, the Client is charged with all costs for funds transfer.

5. In the event, the trading account is credited in any currency other than the one in which the trading account is maintained, such funds are to be credited to the trading account on the basis of an internal exchange rate adopted by the Company from the Bank serving the Company at the date of deposit.

6. When processing a withdrawal request, the Company shall use its internal currency rates adopted by the Company from the Bank serving the Company at the date of withdrawal.

7. If the trading account cannot be credited automatically, the appropriate application will be fulfilled within 72 hours since the client's notice on crediting the trading account is received.

8. The Client can remove its funds into any payment systems designated in its Live Account



TRADE WITH TOP1

9. The funds can be withdrawn into such payment system that was used for crediting the trading account or to another payment system, at the Company's discretion. If this will require additional documents from the Customer side, the Company will not be liable for any delays incurred.

10. The Client bears full responsibility for the adequacy of all the information set out in its application for the withdrawal of funds.

11. The Company has the right to refuse the Client's request for withdrawal if the Client uses the same payment system for withdrawal and depositing, but with different bank details.

12. The Company reserves the right to deduct from the account an amount paid to the Client in compensation. Please refer to the Bonus and Awards policy.

13. In case the payment system stops operating for some time, the Company has the right to postpone the date of withdrawal until the payment system resumes working.

14. The Company has the right, but not the obligation, to charge the Client with an



TRADE WITH TOP1

additional commission if the Client uses different payment systems to deposit and withdraw funds. The amount of the commission charged to the Client is calculated based on costs paid by the Company when fulfilling the Client's withdrawal request.

15. The Company undertakes to take any and all expedient actions to preclude any illegal financial operations and money laundering with the employment of the Company's resources.