

## Refund & Return Policy

This refund policy was developed for the purpose of to reduce financial and legal risks, and to comply with anti-money laundering (AML) and counter-terrorist financing (CTF) regulation.

Globera-FX has the right to unilaterally block access to the user's private account, to suspend the trade activity on accounts, to cancel deposit or withdrawal requests, or to issue a refund if the source of funds or client's activity violates the anti-money laundering policy and financing of terrorism.

Globera-FX does not cancel completed commercial transactions therefore the company has the right to return money to the sender if no trading activity is recorded within one month from the time of account funding.

Globera-FX reserves the right, under specific circumstances, to issue a refund, received through credit/debit cards or bank wire transfer, the return of money will be executed on Credit/ Debit card or bank details used by the client when depositing funds.

In case the company classifies the client's activity as inappropriate or inconsistent with the intended use of use of company services involving any direct or indirect illegal or fraudulent intent, the company reserves the right to act in accordance with this policy, without informing the client beforehand.

When funding the trading account with a credit or debit card, the client undertakes not to initiate a charge back that has already been credited to the trading account to the bank, or to supplier of the credit/debit cash card, either during or after use of the company's services. If the company nevertheless receives a payment comment according to the transaction, we reserve the right to block access to the client's account and to freeze the client's balance and refund the amount to the client's personal account, after payment of all services and commissions.

The company will take all necessary measures to prevent third-party deposits and withdrawals of money from the customer account. Deposits to and withdrawals from the account cmay only be carried out by the account holder.