



REFUND AND WITHDRAWAL POLICY

This Refund Policy (hereinafter the Policy) was developed by the Limited Partnership **Faith Guard Asset Management - FGAM Ltd.** (hereinafter referred to as the Company) in order to control and improve the quality of the services provided by the Company, to reduce financial and legal risks, and to comply with the principles of the Anti-Money Laundering Policy. This Policy is an integral part of the Customer Agreement, which is available on the Company's website at: faithguardam.com

The Company will make every effort to prevent and block any attempts to deposit or withdraw money to/from your accounts by third persons. Only the account holder has the right to deposit or withdraw funds. The Company establishes the following deposit/ withdrawal fee: the deposit fee is 0%, and you will find the exact amount of commission in USD in the personal account. The withdrawal fee is 1% of the withdrawal.

When refilling your account using a bank card, you undertake not to apply to your bank or credit card provider for cancellation of the payment already credited to your trading account while using our services or after their termination. Any such attempt will be considered by the Company as violation of the Customer Agreement. If the Customer does cancel the payment, the Company reserves the right to withhold the current balance of the trading account and refund it until full payment of all the services and fees.

The Company ensures the safety of the Client's funds and their timely return subject to all the conditions of this Offer and the Refund Policy published on the official site of the Company are followed by the parties. Funds are transferred within 5 banking days after receiving an application from the Client through the payment methods available in the Personal Account.

If your account shows no or insufficient trading activity during 1 month (the trading volume shall be determined by the Company individually), the Company reserves the right to refund the money to the payer. In this case the whole deposit amount shall be refunded. The Company may refund payments received via any payment system, including credit/debit cards. In this case the funds are returned back to the same system/ credit/ debit card or to the same account from which they were received.

If, over the duration of our services, we consider your activities (especially depositing and withdrawing funds) as unusual or in conflict with the normal purposes of our users, where there is a direct or indirect fraudulent or illegal intention (behavior), the Company reserves the right to act under this document without giving you prior notice of any of its actions. In this case you shall indemnify the Company for any direct or indirect losses incurred by the Company as a result of your activities, in particular, for the costs and expenses related to the operations withholding the respective amounts from your funds.

If the Company has reasons to suspect that the source of your funds and/or your activities as a whole contradict the Company's AML/CFT Policy, the Company reserves the right to refuse at its own discretion to deposit/withdraw the funds to/from your accounts within our systems, freeze them and refund to the payer. Please note that the Company shall inform the relevant authorities of any case of non-compliance with the AML/CFT Policy and will have the right to disclose your personal data strictly within the framework of cooperation with such authorities.