



# REFUND POLICY

[support@ricsmagroup.com](mailto:support@ricsmagroup.com)

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## Refund

1. Due to the essence of business, this Refund Policy is published to inform you that the company does not provide any refunds.
2. The only exception is made if a client funds his / her account and does not trade, he/ she is allowed to send a refund request.
3. The company will refund any funds with the same method of deposited payment. There are fees that will be deducted according to the refund method.
4. In case any abuses or fraudulent activities against the company policy are detected, Rich Smart reserves the right to decide about the claimed refund based on the Terms and Conditions of the company.
5. Rich Smart will not provide refunds for clients' losses due to any reason. At Rich Smart, we are willing to go the extra mile to ensure satisfaction as customer satisfaction is always our main concern. Due to the significant risk of loss with Forex investment, not every investor is suitable to trade Forex. With Rich Smart, a refund request is possible when the account had been deposited into it, but no orders were executed by the client. Our Refund Policy was developed for the purpose of reducing the financial and legal risks of the company, and observing the principles of counter-acting against money laundering and financing terrorist activities.

The company has the right to unilaterally refuse access to the private profile, suspend trading activity on accounts, cancel the demand for input-output, or return money if the source of money or activity of the client contradicts the Policy of anti-money laundering and financing of terrorism.

The company doesn't cancel the realized commercial transactions, and therefore reserves the right to return money to the sender, if within 1 (ONE) month from the moment of replenishment, activity wasn't recorded on trading accounts. For inquiries about commercial transactions, please write to: [support@ricsmagroup.com](mailto:support@ricsmagroup.com)

The company reserves the right for certain objective reasons, and if the need to make a return of money arises, funds will be received through all payment systems, including credit/debit cards. Thus, the return of money will be executed on electronic platforms, and the bank details that the client used to input the money are where the transaction will take place.

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

Upon replenishing the trading account by cash or card, the client is required not to submit the application for confirmation of the payment which is already enlisted into the trading account to the bank, or to the supplier of the credit/debit cash card, both in time and after completion of use of company services. Nevertheless, if the company receives a payment comment according to the transaction, we reserve the right to refuse access to the private profile, and freeze the current balance of the client, as well as send money back to the personal account of the client, following the payment of all services and commissions.

The company will take all necessary measures to prevent and refuse 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.

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Once a withdrawal request is submitted, it can take Rich Smart up to three business days to process the request. Once the request has been approved, please allow an additional 3 to 5 business days for the funds to show in your account.

### **Canceling your account**

There is no additional cost if you would like to cancel your account, just place a withdrawal request, and inform us about your desire to close your account.

Withdrawals will be processed as per the withdrawal procedure outlined above.