

# REFUND POLICY

## REFUND POLICY

This policy is meant to explain the manner and the cases in which **Nomura Financial Group** (“Company”), whose registered office is located **1 Angel Lane London EC4R 3AB**. Company (“Company”) refunds payments of its clients.

Date of the latest update: 1 June 2023.

1. The Company refunds its clients’ payments solely via the same payment system, to the same credit / debit card or bank account from which the funds have been originally received. 2. The Client is liable for all the refund fees.
3. The refund is made within 7 business days.
4. The Company has the right to return the funds to the Client, if within 3 months from the date of the deposit, no trading activity has been recorded on the trading accounts.
5. According to the Company’s AML policy, the Company has the right to make a refund and to freeze the Client’s account without a notification, if the Company believes the Client’s activities to be connected with money laundering, terrorism financing or other criminal activities.
6. If the Client would like to withdraw their funds from the Client account, they should send a withdrawal request. The withdrawal procedure description can be found in the Client Agreement.
7. By becoming the Client of the Company the Client agrees not to request or demand a refund or chargeback from their bank or credit card provider at any time while or after using the Company’s services. Any attempt to do so may be considered as breach of the Client Agreement. If the Company however receives chargeback for any transaction, it reserves the rights to freeze the Client's current balance with the Company and to send the funds back after all fees have been charged.
8. The Company reserves the right to review and/or amend the Refund Policy, at its sole discretion, so please re-read it regularly. If the Client continues to use the website services or visits it, they agree automatically with changes introduced to the Policy.