

## REFUND POLICY

### 1. INTRODUCTION

1.1 Itcpros Ltd. is an Investment Firm that owns and operates the brand “Itcpros” ([www.itcpros.com](http://www.itcpros.com)). Itcpros Ltd is registered in St. Lucia with company number 2024-00012 and is authorized and regulated by the St. Lucia Financial Services Commission (“FSC”) with license number 2024-00012 to carry out certain categories of financial investment business as permitted under the St. Lucia Financial Services. The Company’s registered office is located at Ground Floor, La Place Creole Building, Rodney Village, Rodney Bay, Gros-Islet, St. Lucia. Please refer to the [website](#) of the Company for more information. This Complaint Handling Policy (hereinafter referred to as the “Policy”) sets out the processes employed by the Company for the fair and prompt handling of queries, complaints and grievances received by the Company’s clients.

1.2. This Privacy Policy hereinafter “the Policy” applies to the Company and outlines how the Company collects, maintains, uses and discloses personal information about you (the “User” or “Customer” or “Client”). This Policy applies to existing and potential users as well as to any visitors of the Company’s website(s). The Company is committed to protecting the privacy of all personal data obtained, including information obtained during the user’s visits to the Company’s website.

1.3 As part of our daily business operations we need to collect personal information from our clients and prospective clients in order to provide them with our products and services and ensure that we can meet their needs when providing these products and services as well as when providing them with the respective information.

1.4. Your privacy is of utmost importance to us and it is our policy to safeguard and respect the confidentiality of information and the privacy of individuals. This Privacy Policy sets out how ITCPROS Ltd (the “Company”) collects, uses and manages your personal information we receive by you or a third party in connection with our provision of services to you or which we collect from your use of our services and/or our website and/or any other related websites and applications including, among others, the Company’s Members Area. The Privacy Policy also informs you of your rights with respect to the processing of your personal information.

1.5. Our Privacy Policy is reviewed regularly to ensure that any new obligations and technologies, changes to our business operations and practices are taken into consideration, as well as that it remains abreast of the changing regulatory environment. Any personal information we hold will be governed by our most recent Privacy Policy.

1.6. Please note that if you are an existing and/or former employee of the Company, a job applicant, a contractor to the Company or a third party service provider, your personal information will be used in connection with your employment contract, or your contractual relationship, whichever applies.

1.7. This Privacy Policy applies to the processing activities performed by the Company to the personal data of its clients/potential clients, website visitors, job applicants and existing or former employees of the Company. This Privacy Policy does not apply to websites operated by any other organizations and/or other third parties.

## 2. REFUND AND CANCELLATION POLICY

2.1. A refund request can be processed only in the cases in which the account has been deposited, but no orders were executed by the Client. The Client must justify the reason of doing this. In this case the same method of payment used for the deposit will be used for the refund. The refund will be for the full amount, less any applicable fees or dues including but not limited to wire fees.

2.2. Refunds and all funding requests will be treated as withdrawals and can be processed using those methods and procedures as described in the Client Agreement and the General Fee Policy.

2.3. The company will not refund funds lost in trading.

2.4. The company will proceed with the refund of Client funds upon receipt of the request within five working days as the request is made if the Client's request is received outside normal working hours the five working days will count from the next working day of the clients request receipt.

2.5. From the day of receipt of the account opening application a timeframe of 15 days is given to provide the required information and documentation. If the Client fails to provide these within the timeframe the Company will decline the application and will refund the available balance back to the method used to deposit the funds.

2.6. The Company shall only offer its services to Clients over the age of 18. Any registration made by minors shall be considered as a breach of the Client Agreement and will result in the termination of the trading account. Any funds remaining in the trading account will be refunded within 15 days from the day of the termination of the trading account.

2.7. The Company reserves the right to terminate any trading account in the event of breach of the Client Agreement. Any funds remaining in the trading account will be refunded within 15 days from the day of the termination of the trading account. The Company shall terminate the trading account of a Client if such an instruction is given from the regulatory authority, following a suspicious transaction report and the refund of any funds in the trading account of the Client will be subject to the relevant instructions of the regulatory authority. In the possibility where a refund will be processed, any funds remaining in the trading account will be refunded within 15 days from the day of the termination of the trading account.

2.8. The Company reserves the right to charge additional fees for any refund processed, as described in the General Fee Policy.

2.9. All refund requests are processed by the Back Office Department however the time required for the funds to be transferred will depend on the payment method used.

2.10. The Company has the right during the refund process, to request any additional information related to the request and the payment method. The Client understands and accepts that under such circumstances there may be a delay in processing the request.

2.11. The Company reserves the right to review and/or amend its Refund Policy, at its sole discretion, whenever it deems fit or appropriate. By using our website and services, the Client accepts the terms and any changes made. 2.12. For any questions about this Policy, do not hesitate to contact us by email at: [help@itcpros.com](mailto:help@itcpros.com)