



# REFUND POLICY

RS Finance | Built for Traders

RS Finance Limited (Company No. 27122 BC 2024) ("the Company") is incorporated under the laws of Saint Vincent and the Grenadines. This Refund Policy governs all refund requests made by Clients in connection with their trading accounts and is to be read together with the Company's Deposit & Withdrawal Policy, AML/CFT Policy, and Terms and Conditions.

### **General Rule**

Due to the nature of our business, RS Finance Limited does not generally provide refunds. All refund requests are assessed on a case-by-case basis and are subject to the conditions set out in this policy and the applicable laws of Saint Vincent and the Grenadines.

### **Exception for Unused Deposits**

A refund request may be submitted if a Client has funded their account but has not executed any trades. Refund eligibility under this clause applies only if the account has not yet been classified as Dormant under the Deposit & Withdrawal Policy.

### **Refund Method**

Approved refunds will be returned using the same method as the original deposit, in accordance with the Anti-Money Laundering and Terrorist Financing Regulations of Saint Vincent and the Grenadines. Applicable fees or charges may be deducted depending on the chosen refund method.

### **Fraud or Policy Violations**

If any abuse, fraudulent activity, or violation of company policies is detected, RS Finance Limited reserves the right to reject the refund request and apply remedies in line with the Company's Terms and Conditions and the applicable laws of Saint Vincent and the Grenadines, including the Proceeds of Crime Act (Cap. 181).

### **No Refunds for Trading Losses**

Refunds will not be granted for any losses incurred during trading activities. Clients are reminded that Forex and CFD trading involves a high risk of loss and is not suitable for every investor.

### **Dormant Accounts**

Accounts with no trading or funding activity for ninety (90) consecutive days will be classified as Dormant. A monthly maintenance fee of USD 10 will apply. Refund requests from Dormant Accounts are subject to compliance clearance and may be restricted until the account is reactivated or closed in accordance with the Dormant Account Policy.

## **Anti-Money Laundering (AML) Compliance**

Refunds may be delayed or denied if the source of funds or the Client's activity contradicts the Anti-Money Laundering and Terrorist Financing Regulations of Saint Vincent and the Grenadines, or Counter-Terrorist Financing (CTF) obligations. In such cases, the Company reserves the right to freeze balances, restrict account activity, and return funds to the original payment source. The Company may also be required to report such activity to the Financial Intelligence Unit (FIU) of Saint Vincent and the Grenadines without prior notice to the Client.

## **Processing Timeline**

Once a valid refund or withdrawal request is approved, RS Finance Limited will process it within up to three (3) business days. Timelines for receipt of funds vary depending on the payment method:

- USDT or other supported digital assets: Same business day.
- Bank Wire Transfer: One (1) to three (3) banking days, subject to the receiving bank and any intermediary institutions involved.

## **Third-Party Payments**

Refunds or withdrawals will only be processed back to the original account holder in accordance with the Anti-Money Laundering and Terrorist Financing Regulations of Saint Vincent and the Grenadines. Third-party transactions are strictly prohibited.

## **Cancelling Your Account**

Clients may cancel their accounts at any time without additional cost. To do so, the Client must submit a withdrawal request and notify the Company of their intention to close the account. Withdrawals will be processed in accordance with the withdrawal procedure outlined in the Deposit & Withdrawal Policy.

## **Contact**

For all refund inquiries, Clients may contact: [support@rs-fin.com](mailto:support@rs-fin.com)