

Refund and Return Policy - Quintus Trade

Introduction

The present rules determine the return of funds procedures and conditions applied to any outgoing transaction for the purpose of returning monetary funds to the client's trading account. A return and refund policy outlines how, when, and under what conditions the Client can return the funds.

Policy Purpose

The purpose of this policy is to prevent conflicts between the Client and the Company (Quintus Trade), as well as to reduce risks related to anti-money laundering (AML) and counter-terrorism financing. The Company complies strictly with these principles.

Company Rights

The Company has the right to block access to the private trading account, suspend trading activity, cancel requests for deposits/withdrawals, or return funds if the source or activity contradicts AML or counter-terrorism policies. Processed transactions will not be canceled. However, funds may be returned if no trading activity is recorded within a month of deposit.

Refund Process

Refunds may be processed through wire transfer to the original bank account or card used. All returns must comply with AML regulations and are subject to compliance checks. Beneficiary name must match the trading account name.

Third Party Restrictions

Quintus Trade strictly prohibits third-party deposits or withdrawals. Only the account holder may initiate fund transfers. Any attempt to use a third party will result in denial of the transaction.

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Withdrawal Policy

All withdrawals must return to the original source unless otherwise allowed under AML laws. Compliance documentation must be approved before withdrawal. Delays due to banks or third-party service providers are not the Company's responsibility.

Processing Times & Fees

Withdrawals may take up to five business days or longer due to banking procedures. Delays may occur based on billing cycles. Intermediary banks may charge additional fees for wire transfers, which are not controlled by the Company.

Withdrawal Limits

Credit/Debit card withdrawals are limited to the amount deposited by that card. Higher amounts must be wire transferred to a bank account.

Contact

Please contact us with any questions, comments, or for clarification regarding this policy.