

Refund and Cancellation Policy

Version 1.0 – Last updated: February 2021

This is an integral part of the Client's agreement.

The website www.inceptial.com and/or inceptial.by which are working under the Inceptial brand, is operated by Growth Capital LLC (hereinafter the "Company").

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.

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](#).

The Company will not refund funds lost in trading.

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 client's request receipt.

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 aforementioned timeframe, the Company will decline the application and will refund the available balance back to the method used to deposit the funds.

The Company shall only offer its services to Clients over the age of 18. Any registrations 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.

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.

The Company reserves the rights to charge additional fees for any refund processed, as described in the [General Fee Policy](#).

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.

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.

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.

For any questions about this Policy, do not hesitate to contact us by email at: info@inceptial.com

