



Refund & Cancellation Policy

Last Updated: March 2025

Refund & Cancellation Policy

YWO (CM) Ltd (Operating under the brand name "YWO")

YWO (CM) Ltd is a company registered in Fomboni, Island of Moheli, Union of Comoros, with registration number HT00225012. The Company holds and operates an International Brokerage and Clearing House License with license number BFX2025026.

1. General Refund Policy

Refund requests will only be considered if the Client has deposited funds into their account but has not executed any trades. The Client must provide a valid justification for the refund request. Refunds will be processed using the same payment method as the original deposit, and the refunded amount will be subject to applicable fees, including but not limited to wire transfer fees.

All refunds and funding requests will be treated as withdrawals and will be processed in accordance with the procedures outlined in the Client Agreement and the General Fee Policy.

The Company does not refund funds lost as a result of trading activities.

2. Refund Processing Time

The Company will process approved refund requests within five (5) working days from the receipt of the request. If the request is submitted outside of normal business hours, processing will begin on the next working day.

3. Account Opening & Refunds

Upon receipt of an account opening application, the Client must provide all required information and documentation within fifteen (15) days. Failure to do so may result in the rejection of the application, and any available balance may be refunded to the original deposit method at the Company's discretion.

4. Age Requirement & Account Termination

The Company only offers its services to Clients aged 18 and above. If an account is opened by a minor, it will be considered a breach of the Client Agreement, resulting in account termination. Any remaining funds in the trading account will be refunded within fifteen (15) days of termination.

The Company reserves the right to terminate any trading account in case of a breach of the Client Agreement. Any remaining funds in the account will be refunded within fifteen (15) days of termination.

If a regulatory authority orders the termination of a client's account due to a suspicious transaction report, the refund of any remaining funds will be processed in accordance with the regulatory authority's instructions.

5. Additional Fees & Processing Time

The Company reserves the right to charge additional fees for refund processing, as outlined in the General Fee Policy.

All refund requests are handled by the Back Office Department, and the time required for the funds to be transferred depends on the payment method used.

During the refund process, the Company may request additional information related to the request or the payment method used. The Client acknowledges that this may result in a delay in processing the refund.

6. Policy Amendments

The Company reserves the right to review and amend this Refund & Cancellation Policy at its sole discretion whenever necessary. By using the Company's services, the Client agrees to any modifications made to this Policy.

For any questions regarding this Policy, please contact us at: support@ywo.com.