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Refund & Withdrawal Policy

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GENERAL INFORMATION:

1. stoicapro believes in providing complete satisfaction to our clients, therefore, is transparent about the Refund & Cancellation Process. Clients can withdraw the funds from their trading account at any time. When a client submits a redemption request, stoicapro shall aim to process it within one or two business days. To quicken the process, clients are advised to ensure the details on the redemption form are correct and filled in its entirety, including the invoice, order number and the reason for requesting a refund.
2. stoicapro must verify that the sender is a registered client, before processing the amount to the client's trading account, otherwise, the Company reserves the right to refund the net amount received to the remitter by the same method as it was received.
3. stoicapro shall only refund the amount to the person whose name appears on the registered account. If the mentioned name is different, the client must contact stoicapro Compliance Department to get the approval. If the payment has been made by credit card, the refund shall be processed to the original credit card used at the time of purchase.
4. Mistakes made by stoicapro while transferring the funds shall be refunded to the Client. However, this does not apply if the client has provided wrong instructions or information to stoicapro, in which case, the client may have to suffer the loss.
5. stoicapro is not responsible for any fees charged by other payment service providers or intermediaries. For the information on fee /changes, please contact the customer care service of stoicapro
6. This Refund and Withdrawal Policy governs all requests for withdrawals and refunds submitted by clients of [Broker Name] ("we," "us," "our").

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By opening an account and using our services, you agree to the terms outlined below.

1. Withdrawal Requests

1.1. General Terms

1. Clients may request withdrawals at any time via the secure Client Portal
2. All withdrawals are subject to identity verification (KYC) and anti-money laundering (AML) checks.
3. Withdrawals will only be processed to payment methods originally used for deposit and to accounts in the same name as the trading account holder.

1.2. Processing Time

- 1 Standard processing time from our team: 1 business day (excluding bank/holiday delays).
2. Processing time from your bank: 1-7 business days
3. Processing may be delayed if:
4. Additional verification is required
5. There are pending trades or margin requirements
6. The client is subject to an investigation for suspicious activity

1.3. Minimum Withdrawal Amounts

You can withdraw at any given moment funds from your account provided the account is verified and correct withdrawal details are inserted. The minimum amount for withdrawal is 10\$.

1.4. Fees

1. stoicapro does not charge internal withdrawal fees, but external banking, crypto, or payment processor fees may apply.

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2. Any applicable fees will be clearly displayed before the withdrawal is confirmed.

3. Refund Policy

2.1. General Refund Principles

1. Due to the nature of trading services, refunds are not generally provided for deposits or trading losses.

Refunds may be issued only under the following conditions:

1. Duplicate or erroneous deposit
2. Unauthorized deposit (e.g., fraud or account compromise)
3. Failure to deliver service due to broker-side error (e.g., system malfunction)

2.2. Refund Procedure

1. To request a refund, the client must:
2. Submit a formal request to support@stoicapro.com within 14 calendar days of the deposit.
3. Provide supporting documentation and full transaction details.

2.3. Investigation and Decision

1. Refund requests are reviewed on a case-by-case basis.
2. Decisions may take up to 10 business days.
3. Approved refunds will be returned to the original funding source.

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4. Chargebacks and Fraud Prevention

1. Attempting a chargeback without contacting us first may result in account suspension.
2. In case of a chargeback request, the clients are liable to pay the chargeback fee or reversed payments.
3. We reserve the right to report fraudulent chargebacks to credit bureaus and regulatory authorities.
4. Clients engaging in abusive refund or chargeback practices may be permanently banned.

5. Currency Conversion

If your withdrawal or refund involves currency conversion, rates will be applied based on market exchange rates at the time of processing. We are not liable for any losses due to currency fluctuations.

6. Policy Updates

We reserve the right to modify this Policy at any time. Clients will be notified of material changes via email or platform notification.

7. Account Termination

1. stoicapro follows a flexible termination process and considers valid termination requests, providing full cooperation to the clients.
2. Clients may cancel their account application at any time. In order to improve our services, stoicapro may request a valid reason for the termination.
3. stoicapro may not process termination requests if the client has an account balance or any open positions.
4. Clients are required to redeem their funds and close all open positions before requesting for account termination.

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5. For further information regarding order cancellation, clients are requested to go through stoicapro Client Agreement.

8 Contact

For questions about withdrawals or refunds, contact our Finance Department:

support@stoicapro.com

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