OFFICIAL PUBLIC POLICY

Withdrawal and Refund Policy

Document information	Details
Status	OFFICIAL PUBLIC POLICY
Effective date	25 August 2026
Version	1.0
Legal entity	Ergenso Ltd
Registration and licence	Company No. HV00726497 | Mwali Licence No. BFX2026056

This document is issued by Ergenso Ltd and applies from the effective date above. Where it refers to the Client Portal, a Current Schedule or a product-specific disclosure, the version provided for the relevant account, product and jurisdiction applies.

M.1 Withdrawal request

Requests must be made through the authenticated method shown in the Client Portal. Available methods, limits, conversion, charges and indicative times are shown before confirmation. An estimate begins after the request is complete and does not include bank, blockchain, card-network or provider delay.

M.2 Return to source

For AML, sanctions, fraud and chargeback control, withdrawals may be returned first to the original funding source and in the original amount or currency where practicable. Profits or excess balances may require an approved bank account or other verified method in the client's name. We may refuse a third-party destination.

M.3 Permitted review or delay

- Incomplete or inconsistent identity, beneficial-owner, source-of-funds or payment ownership information.
- Open margin obligations, unsettled transactions, chargebacks, liens or legal restrictions.
- Sanctions, fraud, account compromise, suspicious activity or law-enforcement inquiry.
- Provider outage, incorrect destination details, chain congestion or other external processing problem.

M.4 Communication during review

Where lawful, Ergenso will identify what information is needed and provide status through an authenticated channel. We may be prohibited from explaining a suspicious-activity report or certain sanctions or law-enforcement steps. A client may use the complaints process if a withdrawal appears unreasonably delayed.

M.5 Refunds

A refund may apply to a duplicate or erroneous deposit, an unauthorised payment established after investigation, a cancelled unperformed service, or another amount that law or the Current Schedule

requires to be returned. Executed trading losses, used platform services, market movement, financing and disclosed fees are not refundable merely because the outcome was unfavourable.

M.6 No pay-to-release practice

A client should never be instructed to send an undisclosed tax, insurance, compliance, wallet-unlock or profit-release payment to an employee, personal bank account or private crypto wallet. Any lawful deduction appears in the client record and is not collected through a secret channel.

M.7 Closed accounts

After positions and obligations are settled and verification is complete, residual funds will be returned through an approved method, subject to law. Dormant, unclaimed or legally frozen balances are handled under the applicable schedule and law.