

# Refund | Cancellation | Withdrawal Policy

## JP Holdings Ltd.



Registered in the Republic of Marshall Islands

Registration number 92782 IBC 2018

## Refund, Cancellation & Withdrawal Policy

### 1. Introduction

- 1.1. JP Holdings Ltd.(hereinafter referred to as the “Company”), is incorporated under the laws of Republic of Marshal Islands with Registration 92782 IBC 2018 having its registered office at Trust Company Complex, Ajeltake Road, Ajeltake Island, Majuro, Republic of Marshal Islands MH96960. The Company is authorised as an International Business Company under section 5 & section 32 of the Marshall Islands Business Corporations Act of 1990 (herein the “Law”).
- 1.2. The objects of the Company are all subject matters not forbidden by Securities and Investment Act, Title 36 of the Marshall Islands Revised Code, Chapter 1 in particular but not exclusively all commercial, financial, lending, borrowing, trading, service activities and the participation in other enterprises as well as to provide brokerage, training and managed account services in Online Trading, Online Trading, indexes, and leveraged financial instruments.

### 2. Key Principles

We, at JP Holdings Ltd., believe in providing complete satisfaction to our clients. By using our terms and conditions we believe that the acceptance has been offered by a user in a healthy state of mind. In this situation, if a client places a request for any of our service or product, we believe that the client has read all the terms and has understood them thoroughly. We provide software products and digital services. All the refunds are subject to the sole discrimination of the finance department of JP Holdings Ltd.

## **Cancellation Policy**

We believe in extending cooperation with the users of our services and products in the ways possible. We follow a flexible cancellation possible if the need arises. We consider valid cancellation requests if they are submitted within a specific timeframe after the placement of the order. This is 72 hours from the period of order placement. The requests for canceling an order will not be considered after this time period. We suggest the users note the date of order placement before placing any request. We do not entertain any request for cancellation of any service or product that the marketing team has launched on special occasions.

This is because these deals are unique and are offered for a limited period only. Cancellations of such products or services are not possible. The users cannot make claims for cancellation once the products and services have been used, under any circumstance. The cancellations shall be subjected to approval by the Support Team and the decision would be treated to be final.

In event of any product or service received by you are not functioning appropriately, then you must notify the customer service team immediately within 24 hours of making a purchase. The team will take appropriate measures required for looking into the matter. Cancellation requests shall not be entertained if they are submitted for any reason possible after the cooling period.

### **Refund policy**

If you wish to submit a request for a refund, you need to get in touch with the support team along with your purchase details within ninety days of availing any service or product. Do not forget to mention your invoice and order number which you received via email after placing an order. You need to mention the reason for requesting a refund which will be processed only after the approval from the concerning team. The fee charged towards a service or product would be subject to refund only after approval from the Support Team and from the third-party rendering the service. We process refunds within 21 days from the date of the request if they have been approved by the team. If the payment has been made by credit card, the refunds will be issued to the original credit card used at the time of purchase. The refund would be made to the same account in case the user uses a payment gateway.

### **Withdrawal policy**

- Withdrawal requests cut off time is 17:00 GMT. If your withdrawal is submitted before this time it will be processed on the day of receipt. If your withdrawal is submitted after this time it will be processed on the following business day.
- JP Holdings Ltd. does not charge any additional fees for deposits or withdrawals. You should however be aware that you may incur fees on payments to and from some international banking institutions. JP Holdings Ltd. accepts no responsibility for any such bank fees.
- For International Bank Wire withdrawals, we pass the transfer fees charged by our banking institution. International Wire Transfer fees to the client. This fee is deducted from the amount of your withdrawal. International Telegraphic Wire Transfers will usually take 3-5 business days to reach your bank account.
- Credit / Debit Card withdrawals are processed free of charge. Once processed, Credit / Debit Card withdrawals may take 3-5 business days to reach your credit card. You should however be aware that in some rare occasions, this may sometimes take up to 10 business days depending on the bank's end.

**JP Holdings Ltd.**

**Refund, Cancellation & Withdrawal Policy**

- If you have funded any of your trading accounts using a credit / debit card within the last 60 days of placing a new withdrawal request, then all withdrawals will be prioritized to be processed as a refund back to the same credit / debit card first, unless the deposited amount via that card has already been withdrawn.
- Paypal / Neteller / Skrill withdrawals must be made from the same account from where the funds were sent initially. These transactions are processed free of charge and are instant once processed.
- If your uploaded credit / debit card has already expired, please upload the new card in your client area to continue using the deposit and withdrawals services without any interruptions. If the new card's number is different to the expired card's number, you would need to submit a letter issued from the old card's issuer bank confirming that the new card has been issued in replacement of the old card.
- If your uploaded credit / debit card has been lost / stolen / damaged / cancelled, you would need to submit a letter issued from the old card's issuer bank confirming that the old card is no longer valid.
- If the newly uploaded card has not been used for funding prior to requesting a withdrawal, you would need to deposit a small amount to activate withdrawal facility on this card.
- JP Holdings Ltd., at its own discretion, may ask you to submit supporting documentation (for example, deposit receipts for the payments processed via old card or card statement showing deposit transactions) before releasing funds to the new card.
- Accounts funded by Fasapay, are withdrawn via bank wire transfers which may incur additional charges. Once processed via bank transfer, the funds may take 3-5 business days to reach your bank account.
- Accounts funded by Poli / Bpay are withdrawn via bank wire transfers and do not incur any additional bank charges if withdrawn to a domestic bank account.
- Accounts funded by Skrill Bitcoin deposits, are withdrawn via bank wire transfers which may incur additional charges. Once processed via bank transfer, the funds may take 3-5 business days to reach your bank account.

- If you are withdrawing your funds deposited via Thai Internet Banking option to a Thai bank account, you will require to upload a clear picture or a coloured scan copy of your bank book. Once processed, the funds may take one business day to reach your account.
- JP Holdings Ltd. does not process payments to third parties. Please ensure that the all withdrawal requests from your trading account go to a bank account or a source in your name. Payments to Joint Bank Accounts / Credit Cards are accepted if the trading account holder is one on the parties on the Bank Account / Credit Card.

### 3. Enquiries

For further AML enquiries please contact us at [support@justperfectmarkets.com](mailto:support@justperfectmarkets.com)

*Version: 2018/001*