



Cancellation and Refund Policy

May 2025

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1. Purpose and Objectives

This Cancellation and Refund Policy (hereinafter the “Policy”) outlines the terms and conditions under which Harindale Limited (hereinafter the “Company”) accepts cancellations of deposit or withdrawal requests and processes refunds related solely to client funds, excluding trading activity.

2. Cancellation Policy (Deposits & Withdrawals Only)

Deposit Cancellations:

Clients may request the cancellation of a pending deposit before it is processed. Such requests must be submitted via email and are subject to review and confirmation by our back-office team.

Withdrawal Cancellations:

Clients may request cancellation of a withdrawal request only if it has not yet been processed by the Company. Approved cancellations will return the funds to the Client’s trading account balance.

3. Refund Policy

Eligibility for Refunds:

Refunds are considered under the following circumstances:

- Duplicate or erroneous deposit transactions
- Deposits not credited due to a technical error
- Mistakes made by the Company during the fund transfer process
- Unauthorized fund transfers (following verification and investigation)

Non-Refundable Items:

- Losses resulting from trading activity
- Service fees and transaction commissions

Request Procedure:

Clients must:

- Submit a written request to support@m4markets.eu
- Include relevant transaction details and any supporting documentation

- Complete required identity verification checks as determined by the Company

Processing Time:

Once approved, refunds will be processed within one (1) business days and returned to the original payment method used by the Client.

Fees and Deductions:

The Company does not charge any fee. Refunds may be subject to transaction or administrative fees as applicable by your credit institution.

4. Account Verification and Documentation Requirements

A. As indicated in paragraph 8.6 of the Company's latest Terms & Conditions (V.19 – December 2023, as amended from time to time) (hereinafter the "T&Cs"), "The Client will have to verify their account within a timeframe of 15 (fifteen) calendar days period (the "Verification Period"). During the Verification period, the Client will be allowed only to deposit the total amount of up to €2,000, irrespective of the number of Accounts held with the Company. The Client will not be able to place any Orders until their Account has been verified. The Company reserves the right to request for additional enhanced due diligence and/or identification information and/or documentation."

B. Further, as indicated in paragraph 8.7 of the T&Cs, "In case the Client has failed to provide the necessary information and/or documentation for their verification by the end of the 15th (fifteenth) calendar day from the initial contact with the Company, the Company shall terminate the relationship with the Client and shall return automatically all deposited funds to the Client, in the same bank account from which they originated. It is acknowledged that bank and/or card fees may apply which will be incurred by the Client."

C. As indicated in paragraph 15.4 of the T&Cs, "In the event that a Client has failed to verify the Client's Account within the timeframe of fifteen (15) days and does not provide their bank account details, the Company reserves the right to keep in the Client's Account the Client's Balance, in a read only mode, until the Client provides the required information to proceed with the refund."

D. As indicated in paragraph 15.9 of the Company's latest Terms & Conditions (V.19 – December 2023), "Mistakes made by the Company during transfer of funds shall be refunded to the Client."

E. In the event that a Client has failed to verify the Client's Account within the timeframe of fifteen (15) days and does not provide their bank account details for one year (as per paragraph 8.7 of the T&Cs and 4(B) of this Policy), then, paragraph 19.1 of the T&Cs becomes

applicable: “If the Client’s Account is inactive for one (1) year or more (i.e. there is no trading, no Open Positions, no withdrawals or deposits and no access to your Client Portal), the Company reserve the right to charge a monthly maintenance fee of 10 units, depending of the Currency of Account. In such a case the said Account shall be considered as dormant.”

F. The Company reserves the right to request proof of identity, address, or source of funds at any time. Failure to comply will result in the suspension of transactions and may lead to freezing or refunding of outstanding balances at the Company's discretion.

5. Dispute Resolutions

Any complaints and/or disputes arising under this policy will be handled and/or resolved in accordance with the T&Cs.

6. Conflicting provisions

For the purposes of this Policy, the “Terms and Conditions” or “T&Cs” shall refer to the Company’s Terms and Conditions (Version 19 – December 2023), as well as any amendments thereof.

This Policy forms an integral part of the Company’s T&Cs. In the event of any inconsistency or conflict between this Policy and the T&Cs, the T&Cs shall prevail.

7. Amendments

Any amendments to this Policy shall be undertaken in the manner described under the T&Cs.



E: support@m4markets.eu

M4Markets is a trade name of Harindale Ltd with registration no. HE346662 and registered address at Magnum Business Center, 78 Spyrou Kyprianou Avenue, Limassol, 3076, Cyprus.

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