



Refund and Return Policy

CAPITAL ADVISOR is incorporated and registered under the laws of the Kingdom of Spain. It is licensed by the National Securities Market Commission of Spain (CNMV), Regulatory License No.: 2486. The company acts as an introducing broker and facilitator for clients entering financial service agreements with Firsttraders.

This policy outlines the conditions and procedures for returning funds to clients' trading accounts.

Policy Objectives

- Prevent conflicts between clients and the company.
- Ensure compliance with Anti-Money Laundering (AML) regulations and counter-financing of terrorism policies.

Fund Return and Withdrawal Conditions

1. Capital Advisor may block account access, suspend trading, or return funds if a client's activities violate AML policies.
2. Processed transactions cannot be canceled; however, funds may be returned if no trading activity occurs within a month of deposit.
3. Refunds may be processed via the original deposit method, such as crypto wallets or wire transfers.
4. If client activity is deemed inappropriate, indirect, illegal, or unfair, Capital Advisor may take action without prior notice.
5. Deposits and withdrawals must be made only by the account holder; third-party transactions are prohibited.



6. Funds can only be returned to the original bank account or credit/debit card used for the deposit.
7. Withdrawals to alternative accounts may be allowed under AML regulations.
8. All compliance documents must be reviewed and approved before withdrawals are processed.
9. The beneficiary name must match the trading account name; third-party transfers are not permitted.
10. Refunds will be issued in the original deposit currency and to the same account unless otherwise decided by Capital Advisor.
11. Clients cannot hold Firsttraders liable for delays or differences in financial institution fees, exchange rates, or commissions.
12. Withdrawal requests undergo financial department verification, requiring valid identification documents.
13. Firsttraders is not responsible for withdrawal delays caused by banks, credit card companies, or force majeure events.

Processing Times and Fees

- Withdrawals typically take up to five (5) business days but may vary based on security procedures.
- Credit/debit card refunds are released once the merchant debits the funds, taking up to five (5) business days.
- Additional fees may apply if an intermediary bank is used for wire transfers.
- Withdrawals via credit/debit card cannot exceed the amount deposited; larger amounts must be wire-transferred.

For questions or clarifications, please contact our support team.