

Refund and Account Cancellation Policy



This Refund and Account Cancellation Policy (the “Policy”) defines the principles, conditions, and procedural standards governing the review, approval, and processing of requests relating to the return of funds and the cancellation of Client accounts. Engagement with the Company’s services constitutes acknowledgment of, and agreement to comply with, the requirements set forth herein.

Article 1: Purpose, Scope, and Binding Effect

- 1.1. This Policy applies to all Clients who have deposited funds, maintained trading accounts, or otherwise engaged in financial transactions with the Company. It operates in conjunction with, and forms an integral part of, the Company’s Terms and Conditions, Customer Agreement, and any ancillary contractual documentation governing the Client relationship.
- 1.2. The right to request a refund or account cancellation is conditional upon the Client’s full and ongoing compliance with all contractual, regulatory, and policy-based obligations, and no provision of this Policy shall be interpreted as creating an automatic entitlement to reimbursement.
- 1.3. Authority to assess, approve, partially approve, or deny any refund or cancellation request rests exclusively with the Company, and such determinations may be influenced by legal requirements, regulatory obligations, fraud prevention controls, or internal risk assessments and shall be final and binding to the fullest extent permitted by law.

Article 2: Eligibility Conditions and Submission Standards

- 2.1. A request for refund must be initiated within fourteen (14) calendar days from the date the Client’s trading account is first registered, and any request submitted beyond this period shall be deemed time-barred and excluded from review.
- 2.2. Accounts that are restricted, suspended, investigated, or terminated due to breach of the Company’s Terms and Conditions, anti-fraud controls, AML/CTF requirements, or regulatory obligations are not eligible for refund consideration.
- 2.3. All refund or cancellation requests must be submitted through the Company’s officially designated communication channels and must contain complete, accurate, and verifiable



information sufficient to enable proper assessment, failing which the request may be rejected without further notice.

- 2.4. Any fees, charges, or costs imposed by banks, payment service providers, intermediaries, or third parties in connection with refund processing shall be borne solely by the Client, and the Company shall not be liable for deductions, exchange losses, or ancillary costs beyond its direct control.
- 2.5. Duplicate or repetitive submissions relating to the same refund request shall not be processed unless accompanied by new and material information that substantively alters the original assessment.

Article 3: Review Process, Timelines, and Disbursement Methodology

- 3.1. Where a refund request is approved, the Company shall commence processing within seven (7) business days; however, the Client acknowledges that final settlement timelines may vary depending on banking systems, payment networks, and verification requirements and may extend up to thirty (30) business days.
- 3.2. Refunds shall ordinarily be returned through the same payment method originally used to fund the account, provided that where such method is unavailable, restricted, or incompatible with compliance requirements, the Company may designate an alternative remittance channel at its discretion.
- 3.3. Delays arising from technical disruptions, payment system outages, force majeure events, or enhanced compliance reviews shall not constitute a breach of this Policy, provided the Company acts in good faith and with reasonable operational diligence.

Article 4: Discretion, Amendments, and Limitation of Claims

- 4.1. The Company reserves the unilateral right to revise, amend, or update this Policy at any time, and any such amendment shall take effect upon publication through official Company channels, with continued use of the Company's services constituting acceptance of the revised terms.
- 4.2. Refunds are discretionary and not guaranteed, and except where expressly mandated by applicable law, the Client waives any claim, demand, or legal remedy arising solely from the refusal, reduction, or timing of a refund request.

Article 5: Account Cancellation Effects and Financial Reconciliation



- 5.1. Approval of a refund request may, where applicable, be treated as an implied request for account cancellation, upon which all trading activity shall cease and the Client's access to the platform shall be terminated.
- 5.2. Prior to final settlement, the Company may deduct any outstanding fees, charges, negative balances, or contractual liabilities from refundable amounts, and any promotional credits, bonuses, or incentives that have not satisfied qualifying conditions shall be revoked.

Article 6: Documentation, Communication, and Verification

- 6.1. Clients are responsible for maintaining valid and accessible communication details, including a registered email address, for the purpose of receiving refund-related notifications, requests for clarification, or compliance correspondence.
- 6.2. The Company may request additional documentation to verify the Client's identity, payment ownership, or the legitimacy of a refund request, and failure to provide such documentation within a reasonable timeframe may result in suspension, delay, or denial of the request.

Article 7: Recordkeeping, Audit, and Regulatory Access

- 7.1. Records relating to refund and account cancellation requests, whether approved or denied, shall be retained for a minimum period of two (2) years or longer where required by law and may be reviewed internally or disclosed to auditors or regulators for compliance and dispute resolution purposes.

Article 8: Exceptional Events and Force Majeure

- 8.1. The Company shall not be liable for delays or inability to process refunds where such delay results from circumstances beyond its reasonable control, including but not limited to natural disasters, regulatory interventions, cybersecurity incidents, or banking system disruptions.
- 8.2. In the event of such circumstances, refund processing shall resume as soon as reasonably practicable following restoration of normal operations, without prejudice to the Company's rights under this Policy.

