

CUSTOMER REIMBURSEMENT AND COMPENSATION AGREEMENT

Section 1.1: Purpose and Scope

This Customer Reimbursement and Compensation Agreement (the “**Reimbursement Agreement**”) forms part of the contractual documentation governing the Customer’s access to and use of the Company’s Services.

This Reimbursement Agreement establishes the eligibility criteria, procedural requirements, conditions, and limitations applicable to requests for reimbursement, compensation, or recovery of deposits submitted by Customers in connection with funds deposited into their Customer Accounts.

This Reimbursement Agreement applies to deposit-related reimbursement matters and operates together with the Customer Terms of Use, applicable policies, operational procedures, and Applicable Law.

Submission of a reimbursement or compensation request constitutes acknowledgement that the Customer has reviewed and understood the applicable provisions of this Reimbursement Agreement.

Section 1.2: Scope and Applicability

1.2.1 Covered Requests

This Reimbursement Agreement governs requests for reimbursement, compensation, or deposit recovery submitted by Customers in relation to deposits made into their Customer Accounts.



Unless expressly provided otherwise, this Reimbursement Agreement does not apply to losses arising from trading activity, market movements, execution outcomes, investment decisions, or other trading-related circumstances.

1.2.2 Company Administration

The Company shall administer reimbursement requests in accordance with this Reimbursement Agreement, the Customer Terms of Use, applicable policies, operational procedures, and Applicable Law.

The Company may assess the circumstances of each request and determine whether the applicable eligibility and processing requirements have been satisfied.

Section 1.3: Customer Acceptance and Eligibility

1.3.1 Binding Effect

Submission of a reimbursement request constitutes the Customer's acknowledgement that the request is subject to the Customer Terms of Use, this Reimbursement Agreement, applicable policies, and the Company's verification and compliance procedures.

Eligibility for reimbursement is conditional upon the Customer's compliance with the applicable contractual, regulatory, verification, and operational requirements.

1.3.2 Fourteen-Day Eligibility Period

A reimbursement request shall be considered eligible for review only where it is submitted within **fourteen (14) calendar days** from the date of the Customer's account registration.



Requests submitted after the fourteen (14) calendar-day eligibility period shall be considered outside the applicable reimbursement period and may be rejected without further substantive review, subject to Applicable Law.

The Customer acknowledges that the expiration of the reimbursement period may result in the Customer becoming ineligible for reimbursement notwithstanding the circumstances of the request.

Section 1.4: Reimbursement Assessment and Eligibility Determination

1.4.1 Discretionary Assessment

Subject to Applicable Law and the express terms of the Customer Terms of Use, the Company may approve, partially approve, defer, or reject a reimbursement request following its assessment.

The assessment may take into account, without limitation:

- (a) the Customer Account activity;
- (b) the Customer's compliance status;
- (c) identity and verification results;
- (d) the Customer's compliance with the Customer Terms of Use;
- (e) suspected misuse or abuse of the Services;
- (f) applicable payment and transaction records; and
- (g) any other information reasonably relevant to determining eligibility.



Submission of a reimbursement request does not, by itself, create an entitlement to reimbursement, compensation, or recovery of funds.

1.4.2 Restricted, Suspended, or Terminated Accounts

Subject to Applicable Law and any mandatory customer rights, the Company may decline reimbursement requests relating to Customer Accounts that have been suspended, restricted, frozen, or terminated as a result of a breach of the Customer Terms of Use, regulatory or compliance concerns, misuse of the Services, fraud, or other circumstances giving the Company reasonable grounds to restrict or terminate the relevant account.

The existence of an account restriction does not, by itself, determine whether funds are legally recoverable, and any treatment of remaining funds shall be subject to the applicable contractual and legal requirements.

Section 1.5: Approved Reimbursement and Payment Methods

1.5.1 Original Funding Method

Where reimbursement is approved, the Company shall ordinarily process the reimbursement using the **original funding method** used for the relevant deposit, subject to the requirements and limitations of the applicable bank, payment service provider, payment network, or other financial intermediary.

1.5.2 Alternative Reimbursement Method

Where the original funding method is unavailable, cannot legally or operationally receive the reimbursement, or is otherwise unsuitable for processing, the Company may determine an alternative lawful reimbursement method.

The Customer may be required to provide additional payment information or verification before an alternative reimbursement method is used.

1.5.3 Third-Party Requirements

The Company may be required to comply with payment provider procedures, banking requirements, anti-money laundering controls, sanctions requirements, transaction limitations, or other third-party conditions when processing an approved reimbursement.

The Customer acknowledges that these requirements may affect the method, timing, or ability to complete a reimbursement.

Section 1.6: Fees, Charges, and Processing Timelines

1.6.1 External Fees and Charges

The Company does not impose a separate reimbursement processing fee unless otherwise expressly stated.

The Customer remains responsible for charges, deductions, conversion costs, intermediary fees, or other expenses imposed by banks, payment processors, intermediary institutions, payment networks, or currency conversion providers in connection with the reimbursement.

1.6.2 Internal Processing Period

Approved reimbursement requests are typically processed internally within **seven (7) Business Days** following completion of the Company's applicable verification and approval procedures.



The stated processing period is an estimate and may be extended where additional verification, documentation, compliance checks, or other operational requirements are necessary.

1.6.3 Third-Party Settlement Period

Following internal processing, the actual receipt of funds may depend on the processing and settlement procedures of banks, payment providers, intermediary institutions, and other third parties.

Settlement may require up to **thirty (30) Business Days** or longer where delays arise from circumstances outside the Company's reasonable control.

The Company shall not be responsible for delays attributable solely to third-party processing, banking systems, payment networks, or other external settlement mechanisms.

Section 1.7: Information and Documentation Requirements

1.7.1 Accuracy of Information

The Customer shall provide complete, accurate, current, and verifiable information when submitting a reimbursement request.

The Company may request additional information, documentation, or verification where reasonably necessary to assess the request or comply with Applicable Law.

1.7.2 Incomplete or Inconsistent Requests

Where information provided by the Customer is incomplete, inconsistent, inaccurate, misleading, or insufficient to verify the request, the Company may delay, suspend, or reject the request.



The Company may request clarification or additional supporting documentation before proceeding with the assessment.

1.7.3 Verification Requirements

The Company may conduct identity, account, transaction, payment, compliance, and other verification procedures before approving or processing a reimbursement.

No reimbursement shall be processed where the Company reasonably determines that applicable verification or compliance requirements have not been satisfied, subject to Applicable Law.

Section 1.8: Exclusion of Trading Losses

Reimbursement under this Reimbursement Agreement does not extend to losses arising from:

- (a) trading activity;
- (b) market volatility or adverse market movements;
- (c) slippage or execution outcomes;
- (d) changes in the value of financial instruments;
- (e) investment or trading decisions made by the Customer; or
- (f) other risks inherent in financial market activity.

The Customer acknowledges that trading losses are an inherent risk of using the Services and do not, by themselves, create an entitlement to reimbursement or compensation.

Any separate rights or remedies available under the Customer Terms of Use, Applicable Law, or applicable dispute resolution procedures shall remain unaffected.

Section 1.9: Misrepresentation, Abuse, and Fraud Prevention

The Company may reject or suspend a reimbursement request where it reasonably determines that the request involves false statements, material omissions, inaccurate information, manipulation of account activity, fraudulent conduct, abuse of the Services, or an attempt to circumvent applicable contractual or reimbursement requirements.

Where appropriate and subject to Applicable Law, such conduct may also result in account restrictions, suspension, termination, recovery of improperly obtained funds, or legal or regulatory action.

The Company may retain relevant records and information where necessary for compliance, fraud prevention, dispute resolution, legal proceedings, or other lawful purposes.

Section 1.10: Relationship with Complaint and Dispute Procedures

This Reimbursement Agreement operates independently from the **Customer Complaints and Dispute Handling Agreement** and other applicable complaint or dispute resolution procedures.

Submission of a reimbursement request does not, by itself, constitute a formal complaint or dispute.

Where a Customer disputes the Company's handling or determination of a reimbursement request, the Customer may submit the matter through the applicable complaint or dispute resolution procedure, subject to the requirements and limitations of that procedure.

The existence of a reimbursement request does not prevent the Company from applying its applicable compliance, account-management, or enforcement procedures.

Section 1.11: Amendments and Governance

The Company may amend, update, replace, or supplement this Reimbursement Agreement from time to time to reflect changes in Applicable Law, regulatory requirements, payment arrangements, operational procedures, or Company policies.

An updated version may be published through the Official Website, Customer Portal, Platform, or another Official Communication Channel designated by the Company.

Unless otherwise required by Applicable Law, an amendment shall become effective on the date specified by the Company or, where no date is specified, upon publication.

The Customer's continued use of the Services following the effective date of an amendment constitutes acknowledgement of the updated Reimbursement Agreement, subject to any rights that cannot lawfully be excluded.

Section 1.12: Non-Waiver of Rights

A failure or delay by the Company in exercising or enforcing any right, power, condition, or remedy under this Reimbursement Agreement shall not constitute a waiver of that right, power, condition, or remedy.

Any waiver shall be effective only where expressly provided by the Company in writing and shall apply only to the specific circumstance for which it was granted.