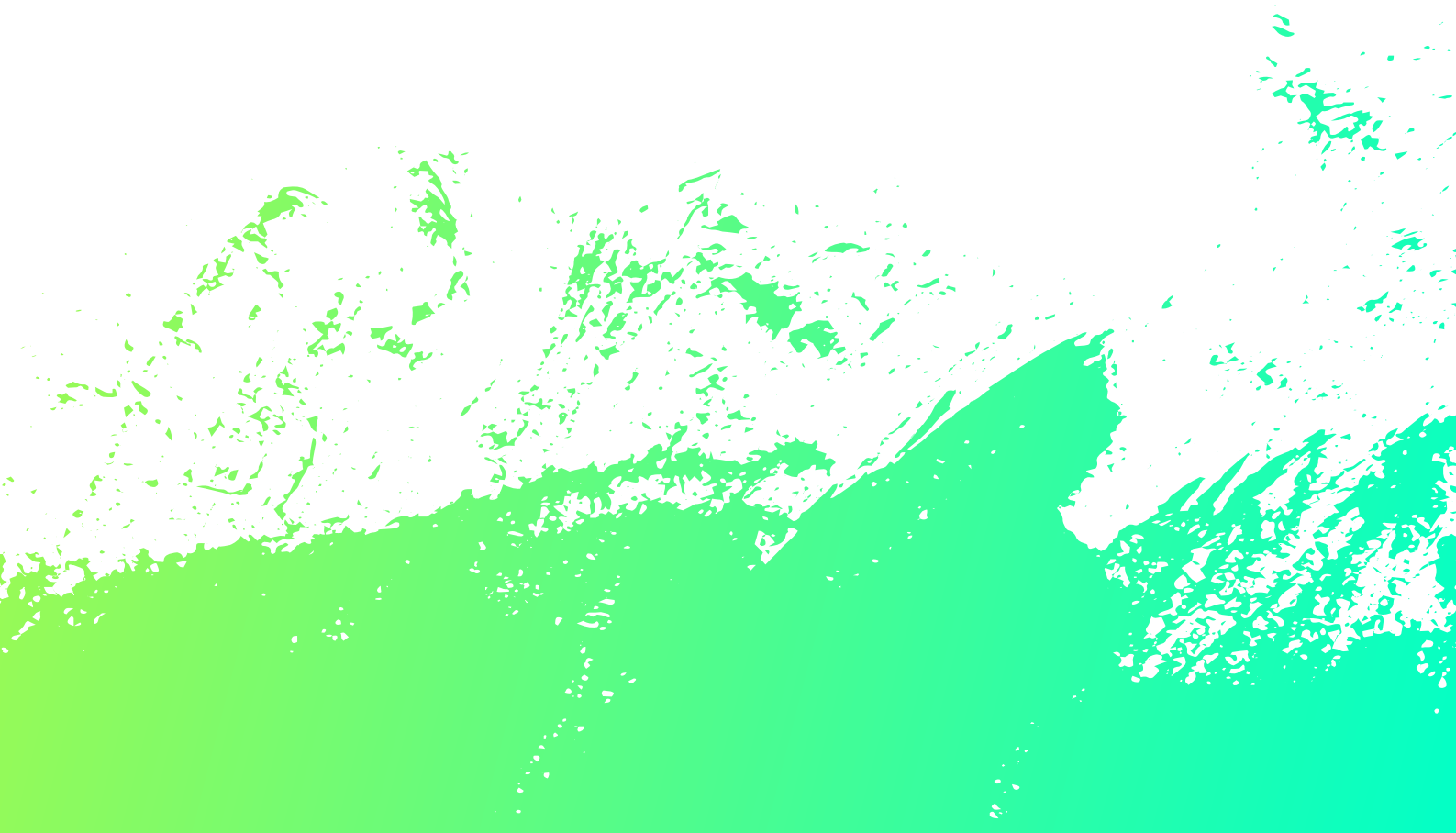




# ***REFUND POLICY***



## WITHDRAWAL PROCEDURE

- Withdrawal requests are processed by the Back office department of the Company on a first-come, first served basis. The processing time is within the next business day. The Company reserves the right to increase the processing time; in such case, the Company shall notify the Client within 1 to 2 business days via any contact method specified by the Client in their registration details.
- The Client is eligible to submit a withdrawal request following the full verification of his/her account.
- To withdraw funds from his/her account, the Client must submit a withdrawal request from his/her Client Portal. In order to fill in the withdrawal request properly, the Client must select one of the withdrawal methods shown in the list and specify all the necessary details.
- The Client is fully responsible for the information he/she provides to the Company through the withdrawal request.
- In case of withdrawal into cryptocurrency, the Client must ensure that he/she provides AJFXLTD with the correct receiving address. In case an address that corresponds to a third party is provided, the funds cannot be identified in the blockchain and AJFXLTD will not be able to recover the loss of such funds. AJFXLTD is not liable to any further refund or remuneration.
- After the Client submits a withdrawal request, such request will be assigned a "Requested" status. When the request is being processed, it has a "Pending" for approval status. After the "Pending" status is assigned, the requested funds will be debited from the Client's account balance and credited to the requested payment method account; on completion of the transaction the withdrawal request is then assigned a "Processed" status, confirming to the client that the withdrawal has been fully completed.
- The Client has the right to withdraw funds only according to the payment method that was used to deposit funds to his/her account. In case where it is technically impossible to withdraw funds according to the payment method that was used to deposit funds, the payment method/s available shall be advised to the Client in order to proceed with the withdrawal.
- Currently AJFXLTD does not offer bank card or Vload methods for deposit. In the event that this method is initiated, the following procedures shall apply. The bank card and VLoad methods take precedence over all withdrawal methods provided to our clients. In case both bank card and VLoad were used for deposit, the bank card should take precedence for withdrawal.
- If the Client uses a bank card for making deposits, withdrawals shall be made to this bank card in the amounts not exceeding the amount deposited. Withdrawals to bank cards take priority over any other type of withdrawal methods.
- The Company during the refund process has the right to request any additional information related to the request and the payment method. The Client understands and accepts that under such circumstances there may be a delay in processing the request.
- In the event that the Client has withdrawn up to the deposited amount via bank Card, then he/she can withdraw any amount over and above by any other method they have already deposited with, if any; if for any reason the withdrawal method chosen by the Client is not applicable to our Terms & Conditions, the Company will contact the Client to explain the reason and instruct the Client accordingly to proceed with their withdrawal request.

## RIGHT TO CANCEL A WITHDRAWAL REQUEST

- The Company has the right to cancel a Client's withdrawal request due to any of the following reasons:
- If any of the KYC documents is expired or due to expire. The Company will be contacting the Client to request the updated documents and the Client shall need to provide them within 3 (three) days, otherwise the withdrawal request will be cancelled and the funds will be returned to the Client's wallet.
- If the Client has not provided full or correct withdrawal information while submitting the withdrawal request. In such event, the Company will cancel the withdrawal request and will email the Client to inform that the reason for the cancellation is due to invalid or wrong information provided and he/she will be asked to resubmit the withdrawal request, making sure that the information provided is correct.
- If the Client has selected an incorrect withdrawal method, the Company will contact the Client to inform that the reason for the cancellation is the selection of the incorrect withdrawal method and ask the Client to resubmit the withdrawal request by choosing the correct method.

