

## **Refund Policy**

When you opt to fund the liquidity using a Payment Card, you agree the following terms:

### **Refund Entitlement**

(a) You agree that You do not have the right to, and shall not, require Uni Forex Limited to provide You with a refund unless the relevant Remittance has been recalled or cancelled pursuant to paragraph "Recall or Cancellation of Remittance Request" below;

### **Waiver of Chargeback rights**

(b) You waive all rights to raise a Chargeback with the issuer of Your Payment Card and You undertake not to request a Chargeback with respect to any Liquidity. Breach of this paragraph (b) shall be considered as a material breach not capable of being remedied entitling Uni Forex Limited to terminate these Terms and Conditions immediately.

(c) without prejudice to paragraph (b) above, upon the occurrence of a Chargeback in breach of these Terms and Conditions, such Chargeback represents a debt due and payable by You immediately on demand by Uni Forex Limited. Each Chargeback will be deducted from any funds held by Uni Forex Limited on Your behalf or any sum owed by Uni Forex Limited to You from time to time. This paragraph (c) survives termination of the Services or these Terms and Conditions.

If, for any reason, any Remittance Instruction is not completed or unsuccessful, any Liquidity provided in respect of such uncompleted or unsuccessful Remittance Instruction will be returned to the Customer via same payment card number.

### **Recall or Cancellation of Remittance Request**

You may only cancel a Remittance Instruction over the Uni Forex Limited Platform if Liquidity for the Transaction has not been provided, or in such other situations permitted on the Uni Forex Limited Platform from time to time.

In exceptional cases, you may recall a Remittance Instruction by sending an email to uni4forex@gmail.com ("Recall Email"). Uni Forex Limited shall use reasonable efforts to procure the recall or cancellation of such Remittance Instruction in accordance with the Recall Email, but does not guarantee that any recall of a Remittance Instruction would be successful.

You authorise Uni Forex Limited to accept, rely and act upon any Recall Email. Uni Forex Limited is under no obligation to check the authenticity or accuracy of any Recall Email received from You and shall not be liable for any Losses incurred or suffered by You or any third party for complying with such Recall Email.

### **Customer Responsibility**

Prior to submitting a Recall Email to Uni Forex Limited, You shall ensure that all information contained in the Recall Email is complete and accurate. If you subsequently learn of any error in the Recall Email, You must immediately notify Uni Forex Limited in writing.

### **Financial Implications**

If You fail to provide timely, accurate and complete information in a Recall Email, Uni Forex Limited may be unable to process such Recall Email or may have to delay the processing of such Instruction. Uni Forex Limited shall not be liable for any Losses incurred or suffered by You or any third party as a result of such delay or failure in processing such Recall Email.

Any funds returned due to a recall or cancellation may be subject to charges and expenses and foreign exchange losses when converted at the prevailing exchange rate and You agree to indemnify Uni Forex Limited in full against all Losses incurred by Uni Forex Limited in connection with such recall or cancellation.