

Refund Policy

BY USING OUR SERVICES AND ENGAGING IN TRANSACTIONS WITH THE PROVIDER, YOU ACKNOWLEDGE AND AGREE TO THE TERMS AND CONDITIONS OUTLINED IN OUR REFUNDS POLICY. YOUR ACCEPTANCE OF THIS POLICY IS ESSENTIAL TO THE USE OF OUR SERVICES AND THE INITIATION OF REFUND REQUESTS.

BY USING OUR SERVICES AND CONDUCTING TRANSACTIONS, YOU SIGNIFY YOUR ACCEPTANCE AND CONSENT TO THE TERMS AND CONDITIONS SPECIFIED IN THE REFUNDS POLICY, INCLUDING ANY LIMITATIONS, ELIGIBILITY CRITERIA, AND PROCEDURES RELATED TO REFUNDS.

WE ARE COMMITTED TO DELIVERING EXCEPTIONAL SERVICE TO OUR CUSTOMERS. IF YOU BELIEVE THAT YOU HAVE RECEIVED A SUBSTANDARD SERVICE FROM US, WE HAVE ESTABLISHED THE FOLLOWING REFUND POLICY TO ADDRESS SUCH SITUATIONS:

1. Eligibility Criteria

1.1. To be eligible for a refund under our Substandard Service Refund Policy, the following conditions must be met:

1.1.1. Lack of good service. The service received must fall significantly below the standards promised or expected.

1.1.2. Time frames. The issue causing dissatisfaction should be reported within 3 working days from the date the service was provided. Requests made after the specified period may not be eligible for consideration.

1.1.3. Valid grounds for Refunds: refunds will only be considered for valid grounds, such as billing errors, overcharges, or discrepancies in the provision of services, as outlined in our Refunds Policy.

1.1.4. Supporting documentation. Customers must provide any required supporting documentation, evidence, or information as requested by our customer support or refunds team to substantiate their claim.

1.1.5. Refund to the original payment method. Refunds can only be made to the original payment method. The refund cannot be received by another person.

1.1.6. Compliance with Terms and Conditions. Customers must be in compliance with the terms and conditions of their agreement with the Provider. Any breach of these terms and conditions may affect eligibility for a refund.

1.2. If these criteria are not met, the Provider reserves the right to refuse to fulfill the refund.

1.3. If you have any questions about the Refund Policy, please contact us by email at support@fxci.com.

2. Restriction of refunds after the purchase

2.1. Once a purchase or transaction has been completed, there are certain limitations and restrictions that apply to refund requests. It is essential for customers to be aware of these restrictions when considering a refund:

2.1.1. Time limitation. Refund requests are typically subject to specific timeframes as outlined in our Refunds Policy. Once this timeframe has been gone, it will not be possible to initiate a refund.

2.1.2. Refunds can only be carried out in exceptional cases fitting the Eligibility Criteria.

3. Compensation after the Assessment

3.1. The access fee may be reimbursed to a qualified trader after completing the Assessment by the Provider by the Provider Partner and is not a refund accordingly to the §14 of the Terms and Conditions.

3.2. The Client acknowledges that it is not entitled to request a refund of the access charge from the Provider.

4. Discretionary Refunds

4.1. Some refund requests may be subject to discretionary review by our team. While we strive to be fair and reasonable, we reserve the right to make a determination based on the specific circumstances of each request.

5. Refund Process

5.1. Our refund process is designed to provide a fair and efficient mechanism for customers who meet the eligibility criteria to request and receive refunds. Here's an overview of our refund process:

5.1.1. Request a refund. Customers who believe they are eligible for a refund must initiate the process by submitting a formal refund request through the contact email: support@fxci.com

5.1.2. Review and Decision. Upon receiving a refund request, our dedicated refunds team will review the request and assess its validity based on the eligibility criteria set forth in our Refunds Policy. This may involve requesting additional information or documentation from the customer.

5.1.3. Notification about the decision. We will promptly notify the customer of the outcome of their refund request. This notification may include whether the request has been approved or denied, along with any relevant details or explanations.

5.1.4. If the Refund is approved, we will proceed with the refund process. The timing and method of refund disbursement will typically align with the terms specified in our Refunds Policy.

5.1.5. If the Refund is denied, the request does not meet the eligibility criteria or if there are other valid reasons for denial, we may provide a clear explanation to the customer regarding the decision. The decision regarding the refund is final and not subject to appeal.

5.1.6. Communication and Transparency. Throughout the refund process, we aim to maintain open and transparent communication with the customer, providing updates and information as necessary to ensure a clear understanding of the process and the status of their request. At the same time, the refund process can be complicated as the decision may depend on various factors, including the Provider's partners (Third parties). In such a case, the answers can be provided after the decision of the third parties and/or information from them.

5.1.7. A full refund of the service fee will be processed to the original payment method.

5.2. The refund will be processed from the Provider's side within 30 business days from the confirmation of substandard service. You accept that the total refund period depends on the Provider's (Third party) payment service provider.

5.3. Please refer to our Refunds Policy for specific details, timelines, and any additional procedures related to the refund process. If you have any questions about the Refund Process, please contact us by email at support@fxci.com.

6. Exclusions

6.1. Refunds are not applicable to transactions or purchases that do not meet the eligibility criteria as defined in our Refunds Policy. It is the responsibility of

the customer to ensure that their request aligns with the specified conditions for refunds.

6.2. Refunds will not be granted for transactions or services in cases of willful misuse, abuse, or fraudulent activities, as determined by our team. This includes but is not limited to any attempt to deceive, manipulate, or exploit our refund process.

6.3. Customers are expected to comply with the terms and conditions of their agreement with the Provider. Failure to do so may result in the exclusion of refund eligibility.

6.4. Force Majeure. We cannot provide refunds for events or circumstances that are beyond our control and are considered force majeure events. Such events may include natural disasters, acts of terrorism, or other unforeseen and uncontrollable incidents.

6.5. Services or products that have been customized or personalized to meet the specific preferences or requirements of the customer may not be eligible for refunds, unless there are exceptional circumstances.

6.6. Refunds may be excluded for digital goods, downloads, or electronically delivered products once they have been accessed or downloaded, as specified in our Refunds Policy.

7. Supporting Information

7.1. In order to facilitate the refund process, customers must provide the following documentation:

7.1.1. Details of the service received and the specific areas that were substandard.

7.1.2. Any relevant supporting evidence, such as photographs, videos, or documentation that highlights the quality issues.

7.1.3. Transaction details.

7.1.4. Proof of purchase.

7.1.5. Description of the issue.

7.1.6. Your contact information.

7.1.7. Account information (if applicable).

7.1.8. Your consent to verify you.

7.2. Please note that the specific documentation and information required may vary depending on the nature of your refund request and the terms outlined in our Refunds Policy. Providing complete and accurate documentation will assist us in expediting the review process and ensuring that your refund request is assessed fairly and promptly.

7.3. Also, in order to accept your request, the refund, we may request proof of your identity as well as the basis for executing such request.

8. Changes to this Refund Policy

8.1. The Provider reserves the right to modify or update this Refund Policy at any time without prior notice. Changes will become effective upon posting on the Website or through other communication channels. It is your responsibility to review this Refund Policy periodically for any changes.

8.2. By continuing to use the Services after any modifications to the Refund Policy, you acknowledge your acceptance of the revised terms. If you do not agree with the changes, you should cease using our services.

8.3. The Provider may also provide notice of significant changes to the Refund Policy through email or other communication methods to ensure that you are aware of such changes.

9. Chargebacks

9.1. A chargeback is a process that allows a customer to dispute a transaction made through their payment card issuer. While we are committed to addressing refund requests through our established refund process (as outlined in our Refunds Policy), customers should be aware of the following important considerations related to chargebacks.

9.2. We strongly encourage customers to contact our customer support team and utilize our internal dispute resolution procedures to address any issues or concerns related to a transaction before initiating a chargeback. Please contact us first.

9.3. A chargeback should generally be considered a last method when all other attempts to resolve a dispute have been exhausted. Initiating a chargeback without prior communication may delay the resolution process.

9.4. It is important to be aware that initiating a chargeback without the prior notification may have consequences, including the potential suspension or termination of your account or access to our services in accordance with our Terms and Conditions.

9.5. Chargebacks may involve associated fees or costs imposed by payment card issuers or financial institutions. Customers should be aware of these potential costs before proceeding with a chargeback.

9.6. In the event that any fees are charged to the Provider for a Chargeback without the initial notification, the Client agrees to compensate for it in the prescribed manner.

10. Contact information

10.1. If you have any questions about the Refund Policy, please contact us by email at support@fxci.com.

