

REFUND POLICY

OpenXTM Refund Policy main aims to stipulate policy and procedures related to the refund of funds deposited into the Customer's trading account with the main goal of providing guidance and clarity to the involved parties.

ALL executed orders are final and cannot be cancelled or reversed, unless otherwise decided by OpenXTM (the "Company").

In exceptional circumstances, the Company may process a refund if the Customer used a debit or credit card to deposit funds into the Customer's trading account. In such cases, the funds will be refunded to the same card that was used for deposit.

The Company has the right to verify all information related to any request for refund and ask the Customer to provide certain due diligence documents. If the Customer fails to provide requested documents or information within 3 (three) working days upon the request from the Company or in case of any doubts as to the authenticity of documents provided, the Company has the right to decline the Customer's request for refund.

Processing of refund requests can take up to 5 (five) business days provided that no orders have been placed or executed by the Customer.

The Customer has the right to close the trading account at any time by sending a written request to the Company. Customer's trading account closure will be approved by the Company provided that:

- There are no open positions or new orders placed,
- There are no pending claims or complaints,
- There are no pending investigations related to the violation of the Client Agreement.

Customer's request for refund will be declined if the Customer's trading account has been suspended due to the violation of the Client Agreement.

The Company is not obligated to provide any refund in case the loss was caused by any reason either foreseen or unforeseen. The Company will not satisfy refund requests that exceed the original deposited amount, unless otherwise agreed between the Company and the Customer.

In Case of a third party deposit to a Customer trading account, the refund of funds will be done automatically by OpenXTM, without any exceptions during the 24 hours from the time of the transactions.

All other refund requests will be treated as withdrawal requests and will be handled in accordance

with the Company's withdrawal policies and procedures.

Please contact us by e-mail: support@openxtm.com if you have any questions about this Refund Policy.