



REFUND POLICY

Grand Capital Ltd., 2025

Refund Policy

This Refund Policy outlines the circumstances under which clients of Grand Capital Limited, registered in accordance with the laws of the Seychelles (registration number 036046), legal address: Office F2-2A, Second Floor, Oceanic House, Providence Estate, Mahe, Seychelles (hereinafter referred to as the *Company*) may request a refund and the process for handling such requests.

1. General Conditions

- 1.1. By accepting the **Client Agreement**, the Client acknowledges and agrees to the terms of this Refund Policy.
- 1.2. Refunds are only applicable to **unused funds** deposited by the Client in their trading account. Refunds cannot be processed for funds involved in **active trading operations** or **non-trading fees** charged by the Company.
- 1.3. Refund requests will be processed in accordance with the **Non-Trading Operations Regulation** as referenced in the Client Agreement.
- 1.4. The Company reserves the right to refuse a refund request if the Client:
 - Violated the **Client Agreement** or any applicable regulations, or internal policies established by the Company, including but not limited to the Non-Trading Operations Regulation and any future amendments;
 - Engaged in **fraudulent activity** or **abuse of bonus programs** (Clause 5.11, 13.8) or any other prohibited activities;
 - Participated in any **unauthorized or illegal activities**.

2. Refund Procedure

- 2.1. To request a refund, the Client must submit a **written request** via email, including:
 - Full Name and Account Number;
 - Reason for the refund request;
 - Proof of the original payment (if requested by the Company).
- 2.2. The refund request must be made within **14 calendar days** from the date of the deposit, provided that the funds have **not been used** in any trading operations.
- 2.3. The Company reviews refund requests within **5 business days**. If approved, the refund will be processed to the **original payment method** used by the Client. The processing time for the refund may vary depending on the payment provider.

3. Refund Fees and Deductions

- 3.1. Any **transaction costs, bank fees, or third-party payment system charges** incurred during the deposit and refund process will be deducted from the refund amount (Clause 8.7).
- 3.2. If the Client has received any **bonuses** or **promotional credits**, these amounts will not be included in the refund. Only the Client's original deposited funds, excluding any bonuses or promotional credits, are subject to refund. Upon processing the refund, all bonuses and promotional credits previously credited to the Client's account will be canceled and deducted

from the account balance.

3.3. In cases where the Client's account is subject to **maintenance fees** due to inactivity (Clause 5.14.3), such fees will also be deducted from the refund.

4. Exceptional Cases

4.1. In case of **force-majeure circumstances** (Clause 12), the Company reserves the right to **suspend** or **delay** the refund process until such circumstances are resolved.

4.2. If the Company terminates the Agreement due to **fraudulent behavior** or **violations** (Clause 5.11, 13.8), the Company reserves the right to **compensate for damages** by deducting funds from the Client's account without prior notice.

5. Jurisdiction

5.1. This Refund Policy is governed by the laws of **Seychelles**.

5.2. Any disputes related to refunds shall be settled in accordance with the **Claims and Disputes** procedure outlined in the Client Agreement (Clause 10).