

A dark wooden gavel is positioned diagonally across the frame, resting on a dark, textured surface. The gavel's head is at the top right, and its handle extends towards the bottom left. The lighting is soft, highlighting the wood grain and the texture of the surface.

**XPOKEN**

# **Refund Process**

1. The Company is affiliated with different financial institutions, including payment service providers, banks, and merchants. Given the commercial affiliation, the main objective of the Refund Process is to implement a systematic method of returning the Client's funds in conformity with the relevant affiliates' terms of use.

2. Indicated herein are the orderly procedures of how the Client can file a refund, the conditions for processing the return of funds, and what to anticipate upon approved request.

3. The Company invokes its right to reject or cancel the Client's refund request if his/her trading account does not qualify for a refund process. The Company will approve the refund request if the following conditions are met:

**A.)** The Client must not have any existing investments, trades, and orders placed in the trading account when filing for a refund.

**B.)** If the Client intends for a return of funds, he/she must not have any existing obligations arising from a contract or agreement with the Company, including the established Terms of Use. Where there are current or unfulfilled dues, refunds shall be rejected by the Company.

**C.)** As a means to file for a refund, there must be no investigations underway in the Client's trading account resulting from the Terms of Use. If the Client has an ongoing conflict with any relevant party within the operations of Xpoken.com, the Company has the right to reject the refund entirely.

**D.)** The Client must have no priors in terms of breaching contracts and agreements. Trading accounts that have been suspended or violated the Terms of Use will not be eligible to receive a refund. Violations include abuse of the Client's limited rights with the trading services and non-compliance with any official agreement with the Company.

4. While the Company may process the Client's refund as requested in good faith, the Company invokes its right to reject and cancel any fund returns if any of the following instances occur:

**A.)** The Company is not obligated to provide a refund in case of damage or loss due to foreseen or unforeseen market events.

**B.)** Refunds made with inappropriate intentions will be rejected, especially if conflicting with the Terms of Use and other agreements.

**C.)** If the amount of the filed refund is more than the Client's capital, it shall be canceled entirely. The Client agrees that returning funds shall only be in the same amount as his/her initial deposit.

**D.)** The Company may require the provision of documents or information, including the Client's bank details, to process refunds completely. If the Client does not comply with such a requirement, the Company has the right to cancel the refund request.

5. The same method of payment used for the deposit can be used for the refund in full amount. Supposing that the deposit method is unavailable, the Company may offer different ways to return the funds. In this case, the Client agrees to be bound by the relevant merchant's terms of use.



6. The Company will process eligible refunds up to ten working days, and the request's status can be found on the Client's account. Once the process of returning funds is completed by the Company, receiving it may still take up to seven days due to reverts in the merchant's cash flow. The Company is not liable for the exceeding days after completing the refund process and shall be acknowledged by the Client as part of the merchant's terms.

7. The Company will not charge processed refunds with fees, but the Client must consider that it might not be without cost at all times. Some banks or merchants that the Client uses can charge him/her with fees as applicable, which is beyond the Company's control.

8. Above all, once the Company has completed the process of transferring the funds to the relevant bank or merchant, the Company reserves the right to terminate the Client's trading account entirely and refuse future transactions therein.



**Xpoken.com**  
info@xpoken.com

**XPOKEN**