



REFUND POLICY



Luzuna

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1 Refund Procedure

1.1. In specific cases, the Client may file for a refund of payments made through bank transfers or credit cards back to his/her account.

1.2. All refund requests will be subject to the Company's evaluation and approval. Therefore, before requesting a refund, the Client must ensure the following:

- a. He/she does not have any pending orders or open trades
- b. There are no ongoing conflicts associated with the relationship between the Company and the Client bound by the Terms of Use
- c. The account has not been suspended due to violating the Company's Terms of Use
- d. There is no ongoing contract or agreement between the Client and the Company

1.3. The Company reserves the right to reject the Client's refund request if it is made with unseemly intentions or contradicts the Company's Terms of Use.

1.4. Refund requests will be processed within ten (10) business days, and refund status will be confirmed in the Client's Account.

1.5. Refunds are only available to Clients whose refund request was made within fourteen (14) business days of their trading account's opening.

2 Terms of Refund

2.1. Refund requests will be subject to the Company's approval, and the Client's funds will be transferred through the Payment Services Provider ("PSP") used by him/her to deposit.

2.2. If the deposit method is temporarily or permanently unavailable, other payment methods will be offered to the Client, provided that he/she agrees to be bound to the terms and conditions of the chosen bank or PSP.

2.3. The Company can refund credit card transactions only with the same amount initially deposited by the Client.

2.4. The Company does not charge any fee for refunds. However, fees outside the Company's scope will be the Client's responsibility.

2.5. If the Client disagrees with any conditions of this policy, he/she is advised to end all ongoing contracts or agreements with the Company.

Trading currencies and CFDs on Margin involves substantial risk and might not be appropriate for every investor. It is possible to incur a loss equivalent to or exceeding the entire capital. Before using Luzuna's services, please acknowledge all the potential risks of trading and assess whether the critical factors align with your ability to accept such risks. Such factors include your risk appetite, expertise, investing experience, and trading preference.



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