REFUND POLICY

1. Purpose

This Refund Policy governs the circumstances under which refunds, reversals, or returns of deposited funds may be requested by clients of **INVIDIATRADE LTD** (“Company”, “we”, “our”, or “us”) in connection with the use of our trading services and financial products.

By opening an account and using the Company’s services, the Client acknowledges and agrees to the terms of this Refund Policy.

2. General Principle

Due to the nature of leveraged financial markets and the immediate allocation of deposited funds to trading accounts, deposits made to the Company are generally considered final and non-refundable once credited to the Client’s trading account and/or used for trading activity.

Refunds may only be considered in limited circumstances and strictly at the sole discretion of the Company, subject to applicable anti-money laundering (“AML”), counter-terrorist financing (“CTF”), fraud prevention, operational, and regulatory obligations.

3. Eligible Refund Circumstances

• Duplicate or accidental payments.
• Unauthorized transactions subject to verification.
• Technical processing errors attributable to the Company or its providers.
• Unused deposits where no trading activity has occurred (subject to respective checks).

4. Non-Refundable Circumstances

Refunds will generally not be granted for:
• Trading losses;
• Market volatility or execution outcomes;
• Margin calls or liquidation events;
• Dissatisfaction with trading performance;
• Bonuses or promotional credits already utilized;
• Suspected fraud, AML concerns, or chargeback abuse.

5. Trading Activity and Early Withdrawal Fees

Where a Client deposits funds and requests a withdrawal or refund shortly thereafter without sufficient trading activity, the Company reserves the right to apply reasonable administrative and payment processing fees.

Such fees may include:
• up to 5% for card proce30ssing charges; and/or
• up to 1.5% for international bank wire or payment provider charges.

The total fee may therefore amount to up to 6.5% where applicable.

6. Refund Method

Approved refunds shall generally be returned only to the original source of payment used by the Client for the initial deposit, subject to AML and payment processing requirements.

The Company reserves the right to refuse refunds to third-party accounts and request additional verification documentation.

7. Verification Requirements

Prior to approving any refund, the Company may require:
• proof of identity;
• proof of payment ownership;
• bank or card statements;
• source of funds documentation;
• additional AML/KYC information.

8. Processing Timeframes

Approved refund requests are typically processed within 5–15 business days, depending on payment method, banking institution, intermediary providers, and compliance review requirements.

9. Chargebacks and Payment Disputes

Card-deposited funds. Funds deposited by credit or debit card cannot be withdrawn to another payment method for 30 business days after they are credited to the Client’s account. During that period, eligible funds may be credited back to the original card, where possible. If the card payment is disputed or reversed, the Company may hold the affected amount until the matter is resolved.

Clients agree to contact the Company prior to initiating any chargeback or payment dispute.

The Company reserves the right to suspend or terminate accounts, reverse bonuses, recover associated costs, and pursue legal remedies where a chargeback is determined to be abusive or fraudulent.

10. Dormant or Inactive Accounts

Refunds relating to dormant or inactive accounts shall be handled in accordance with the Company’s Terms and Conditions and applicable legal obligations.

11. Regulatory and Compliance Considerations

Nothing in this Refund Policy shall limit the Company’s obligations under applicable laws and regulations in Saint Lucia, South Africa, or any other jurisdiction where the Company lawfully operates.

12. Limitation of Liability

To the maximum extent permitted by law, the Company shall not be liable for indirect or consequential losses, banking fees, currency conversion losses, or delays caused by third-party financial institutions or payment providers.

13. Amendments

The Company reserves the right to amend, modify, or update this Refund Policy at any time. Any revised version shall become effective upon publication on the Company’s website or client portal.