



Refund Policy

1. CGTrade (Mauritius) Limited (Company Registration No. 166217) whose registered office is located at The Cyberati Lounge, Ground Floor, The Catalyst, Silicon, and CG Trade Inc, registered at 32F2+655, Castries - Gros Islet Hwy, Rodney Bay, St Lucia, bearing company number 2024-00155 (hereinafter referred to as “CG FinTech”, “we” or us”) are the owner of <https://www.cgfintechfx.com> (hereinafter referred to as “this Website”, “our Website” or “CG FinTech’s Website”), with all rights reserved.
2. The meanings of words and expressions that were not defined in this Policy shall follow the definitions described in the Client Agreement.
3. This Refund Policy (“Policy”) has been provided to comply with our Anti-Money Laundering and Counter-Terrorist Financing Policy.
4. This Policy governs all refunds from the Client Account to the Client’s bank account. Some of the circumstances include the following:
 - (a) the Client decided not to proceed with the Account registration after depositing funds into the Account due to technical issues arising from CG FinTech and CG FinTech has used reasonably commercial effort to resolve such issues;
 - (b) the Client has a change of mind in relation to the amount of funds deposited;
 - (c) after depositing funds into the Account:
 - (i) CG FinTech has reasonable grounds to believe that the source of the funds is illegal; or
 - (ii) CG FinTech has reasonable grounds to believe that the Client has breached any Applicable Statutes And Regulations, the Anti-Money Laundering and Counter-Terrorism Financing Policy or material terms and conditions of the Client Agreement;
 - (d) CG FinTech has given the Client notice to terminate the Client Agreement;

- (e) CG FinTech has updated our prohibited country list and the Client's country of residence falls under CG FinTech's prohibited country list;
 - (f) CG FinTech has reasonable grounds to believe that the deposit of funds into the Account is unauthorised or fraudulent; and
 - (g) the Account has been inactive for 2 years;
provided the funds are yet to be reflected in the Client's Account.
5. In the event any of the circumstances described in Clause 4 arises, CG FinTech reserves our right to refund part or all of the funds deposited, as CG FinTech deems fit, in the same currency as the deposit, to the bank account, credit card, debit card or other online account provided that the bank account, credit card or debit card is:
- (a) under the Client's name; and
 - (b) used previously by the Client to deposit funds into the Account, except for Clause 4(a).
6. In cases where funds are deposited using a credit card, the Client undertakes not to request the bank to refund the funds deposited if the deposited funds are reflected in the Account. The Client acknowledges that committing such act may result in immediate termination in accordance with Clause 16 of the Client Agreement.
7. The Client shall bear all the bank fees and administrative charges in relation to the refunds mentioned in this Policy.
8. CG FinTech shall not be liable for any loss or damages as a result of incorrect or incomplete information provided by the Client.
9. The Client acknowledges that CG FinTech reserves the right to amend or update this Policy at any time without prior notice to the Client. The amendments to the Policy shall become effective immediately and shall be legally binding on the Client

upon publishing of the Policy on CG FinTech's website. The Client undertakes to regularly review this Policy on the CG FinTech's website.

10. The official language of this Refund Policy shall be English. CG FinTech may provide this Policy in other languages for information purposes only and in the event of any inconsistency or discrepancy between the English version of this Policy and any other language version, the English version shall prevail.

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