



REFUNDS POLICY

Introduction

We are a licenced and supervised international brokerage and Clearinghouse, authorised and regulated by the Offshore Finance Authority in the Union of Comoros. On one side, we have the Customer, who can be either a legal entity or a natural person and has successfully filled out the Account Opening Application Form and been approved by the Company as a Customer on the other part.

The Offshore Finance Authority mandates that all brokerages must establish and oversee internal policies regarding customers' entitlement to refunds and/or the return of their funds (referred to as 'Withdrawal' when relevant), as well as to combat money laundering, forgery, and the financing of terrorist activities. Every Broker must behave with integrity, equity, and respect and consistently adhere to ethical standards when interacting with the public, customers, and fellow industry members.

Lindex Capital implements a policy of utmost importance in promptly reimbursing its customers upon valid monetary requests, provided that the Customer fulfils Lindex's withdrawal criteria.

GUIDE TO SUBMITTING A WITHDRAWAL REQUEST

The Customer can initiate a withdrawal request via their Trading Platform account, provided they satisfy the withdrawal criteria. Some examples of such qualifications are:

1. Being recognised as fully compliant with KYC (Know Your Customer) regulations, as determined by the company Compliance Department, and complying with any additional documentation requests or requirements from any third-party institution that Lindex may work with to process such a transaction;
2. Excluding any requested credited funds, fees, bonuses, or funds provided by or owed to Lindex;
3. The account does not have any open positions.

Every request to withdraw funds undergoes a thorough evaluation by Lindex and may be cancelled at Lindex's discretion.

The remaining funds of the Customer, comprising both deposited funds and profits not required for margin purposes, will be disbursed to them.

Deposited funds and Profits

Funds that have been deposited and profits obtained from successful trading activities will be returned as a single transaction using the same method of payment that was used when the funds were initially deposited, whenever feasible.

Under certain circumstances, if a specific financing method is used to fund the account, any profits generated from successful trading activities that exceed the initial deposit will be provided as a separate transaction. If applicable, these profits will be sent to the Customer's preferred alternative payment method.

In some instances, the return methods can be processed through the same credit/debit card used for the initial deposit as a single transaction. This is subject to the policies of the third-party remitters with whom Lindex collaborates.

Wire transfers can also be utilised for reimbursements. Still, they may result in bank handling fees in addition to any charges imposed by the financial and banking institutions involved in processing the transfer. Since the Customer is responsible for all such costs, the final amount received may vary from the initial amount requested.

If necessary, Lindex may ask the Customer for alternative payment methods in cases where Lindex cannot return funds to the original or requested method or execute profits. Requests of this nature will originate from Lindex's Support or Compliance Department.

Customers must promptly respond to such requests to prevent the cancellation of their withdrawal requests, as determined by Lindex's Compliance Department. Lindex has the ultimate authority to determine how funds are distributed.

Duration of Processing

The duration of processing will differ based on the timing of the request submission and the method of request dispatch.

1. Usually, it takes 3 to 6 business days for a withdrawal to be processed. However, it is essential to note that this timeframe should not be considered standard.
2. The processing times encompass the evaluation of the request by Lindex, the internal processing time of the request by Lindex's systems, and the processing times of the respective third-party financial remitters and institutions from which the requests are sent.
3. As the third-party financial institutions are the ones who send the money when a withdrawal is made, Lindex is not responsible for or able to control the amount of time it takes for these third-party processors, banks, and so on to process the transaction.

Lindex does not void completed commercial transactions made by the Customer but retains the authority to refund the sender if there is no activity on the trading account (dormant/inactive account) within ninety (90) consecutive days from the time of deposit.

Lindex retains the authority to utilise various payment systems, such as credit/debit cards, wire transfers, e-wallets, or other methods, to return refunded funds. Consequently, the reimbursement of funds will be carried out through digital platforms.

GENERAL TERMS

Suppose Lindex determines that the Customer's activity is inappropriate or violates the Customer Agreement. In that case, Lindex retains the authority to decline any request for a refund without prior notification to the Customer.

Lindex has the authority to restrict access to the Customer's account, temporarily hold the Customer's current balance, and return any remaining funds to the Customer after all services and commissions have been paid.

Lindex will implement comprehensive measures to proactively prevent and obstruct any unauthorised third parties from making deposit and withdrawal requests on the Customer's account. Only the account owner is authorised to initiate transactions involving withdrawing or depositing funds from their account.

Lindex reserves the authority to exercise its sole discretion in cancelling, updating, and modifying any aspect of this Policy to ensure compliance with the law and enhance efficiency.

For additional details regarding the refund and return process, kindly contact us at support@vxmmarkets.com.