

## REFUND POLICY

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SinoxFX Limited. (hereinafter - we, the company) strives to make every customer happy with the provided service. We have therefore created this refund policy in order to prevent disagreement with our customers.

By becoming a user of SinoxFX, Inc. you agree not to request or demand a refund or charge-back from your bank or credit card provider at any time while or after using our services. Any attempt to do so may be considered as breach of Client Agreement and you may be held liable in a competent court of law. If we however receive charge-back for any transaction we reserve the rights to freeze the customer's current balance with us and send the funds back after all fees have been charged.

Please note that we reserve the rights to send the funds back to the initial payment source if no trades were done or done to an insignificant amount (volumes are evaluated by the company individually) for more than one month. In this case we will refund the entire deposit.

We draw customers' attention to the following: in reasonable and justified circumstances, we may refund payments made by any payment system including credit / debit cards. In this case the funds will be refunded back to the same payment system, credit / debit card or bank account from which the funds were originally received.

If there is just cause to suspect that the origins of your funds and / or your entire activities are contrary to our Anti- Money Laundering Policy (AML policy), we reserve unilateral rights to deny fund deposit / withdrawal to / from your accounts within our systems, freeze such assets and refund them back. Please be notified that we are obliged to inform the respective government institutions concerning each AML policy conflict and disclose your personal data.

We shall block the deposit of funds from any

third parties to your accounts, and similarly we shall not allow withdrawal of funds from your accounts by any third parties or to destinations not maintained / possessed by you. Only direct account deposits / withdrawals by you in person are allowed and accepted.

In case during the use of entire our service we reasonably classify any of your activities (especially – fund deposit/ withdraw activities) contrary against the usual purpose of the service, with the presence of direct or indirect illegal intent of yours or without a good faith, we reserve rights to act under this policy without giving any notification to you. Simultaneously you in this case indemnify for and against us direct and indirect losses / damages which we suffer as the result of your actions, especially – we shall upon our sole discretion compensate ourselves all the costs related to the funds transfer by deducting the respective amounts from your funds.

Simultaneously we announce that we cooperate with the third parties, carefully selected and chosen partners of ours, who deliver us payment processing services acting as payment agents. We state that such cooperation from the customer's side should be deemed as integral and natural part of entire service provided by us, because each agent acts in favour of us.