### **Vestrado**



First Floor, SVG Teachers Co-operative Credit Union Limited, Uptown Building, Corner of James and Middle Street, Kingstown, St. Vincent and the Grenadines

# **Vestrado Refund Policy**

Last Updated: 28/05/2025

At Vestrado, we prioritize client satisfaction, security, and transparency. This Refund Policy outlines the terms under which refunds may be provided, and serves as a safeguard against fraudulent chargeback claims. By using our services, you agree to this policy.

#### 1. General Refund Terms

All deposits made to trading accounts are considered final and non-refundable, except as expressly stated in this policy.

A refund may only be considered in the event of proven technical error, duplicate payment, or unauthorized transaction that is not attributable to the client's own actions or negligence.

# 2. Conditions for Refund Eligibility

Refunds will only be considered under the following conditions:

- <u>Duplicate Transaction:</u> The same deposit amount was charged more than once due to a system error.
- <u>Unprocessed Deposit</u>: Funds were deducted from your payment method but not credited to your trading account.
- <u>Fraudulent Use of Card (Proven)</u>: You provide legal documentation (e.g. police report, bank letter) that your card was used without your consent.
- <u>Technical/System Error</u>: A confirmed issue on our side caused unintended deduction or misplacement of funds.

Refunds will not be issued in the following cases:

- Losses due to trading activity or market conditions
- Client changed mind after funding account



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- Attempted withdrawal of bonus or promotional credit
- Incomplete verification or misuse of the platform
- Any deposit used to open trades, partially or fully

# 3. Refund Request Procedure

To request a refund, you must:

- Submit a written request to finance@vestrado.com within 7 days of the transaction.
- Provide your <u>full name</u>, <u>trading account number</u>, <u>transaction ID</u>, <u>amount</u>, <u>date</u>, <u>and reason</u> for the refund.
- Submit any <u>supporting evidence</u>, including screenshots or bank/card statements.
- We aim to process all refund requests within <u>7–14 business days</u>, subject to verification and internal review.

# 4. Investigation and Documentation

We reserve the right to:

- Request additional documents including photo ID, proof of transaction, and a signed refund request form.
- Reject any refund request if we suspect abuse, fraud, or violation of our Terms of Service.
- Report fraudulent chargeback attempts to relevant authorities and blacklist users from future access.

# 5. Chargeback Policy

Initiating a chargeback without following our refund process is a violation of our terms and may result in:

- Immediate account suspension or termination
- Forfeiture of any remaining balance, bonuses, or profits
- Legal action and reporting to anti-fraud databases
- Blacklisting of client details across payment processors and financial institutions



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#### 6. Contact Information

If you have questions about this policy or wish to submit a refund request:

Email: finance@vestrado.com

Website: www.vestrado.com

**Important**: By registering and making a deposit, you acknowledge that you have read, understood, and agreed to our <u>Terms & Conditions</u>, <u>Risk Disclosure</u>, <u>and this Refund Policy</u>.

