RIT Gestion

Refund Claims and Transaction Reversal Policy

CHAPTER I: GENERAL PROVISIONS

ARTICLE 1: PURPOSE AND APPLICATION

1.1 This Refund Claims and Transaction Reversal Policy (the **"Policy"**) establishes the procedures, requirements, and controls applied by **RIT Gestion** (the **"Company," "we," "us," or "our"**) to refund, reimbursement, repayment, reversal, and recovery requests relating to deposits, account funding, payment transfers, and other transactions conducted through the Company's Services.

1.2 This Policy forms part of the Company's **Terms Governing Use of Services** and applies to all Clients, prospective Clients, authorized representatives, account holders, payment transactions, and related activities conducted through the Company's Website, Trading Platforms, systems, and payment channels.

1.3 By maintaining an account, funding an account, using the Services, or submitting a refund or reversal request, the Client acknowledges and agrees to comply with this Policy and its applicable requirements.

1.4 Submission of a refund, reimbursement, repayment, reversal, or recovery request does not create an automatic entitlement to repayment or establish an unconditional claim against the Company.

1.5 All refund and reversal decisions remain subject to the Company's applicable legal, compliance, fraud-prevention, payment-verification, operational, and risk-management procedures.

1.6 The Company may amend, replace, supplement, suspend, or update this Policy where reasonably required for legal, regulatory, compliance, cybersecurity, operational, financial, or risk-management purposes.

1.7 Amendments shall become effective upon publication through the Company's Official Website, Client Portal, Trading Platform, or other designated communication channel, unless otherwise stated.

CHAPTER II: REFUND ELIGIBILITY AND CLIENT REQUIREMENTS

ARTICLE 2: QUALIFYING CONDITIONS

2.1 A refund, repayment, reimbursement, transaction reversal, or return-of-funds request shall only be considered in accordance with the requirements and time limits established under this Policy.

2.2 A request may be considered where:

(a) the Client's account remains compliant with the Company's Terms and applicable agreements;

(b) the relevant transaction is not connected with fraud, suspicious activity, payment abuse, sanctions concerns, or other compliance violations;

(c) applicable KYC, AML, CTF, and verification requirements have been satisfied;

(d) the relevant funds remain eligible for reimbursement; and

(e) the request satisfies the Company's applicable legal, operational, financial, and compliance requirements.

2.3 Refund requests submitted more than **fourteen (14) calendar days** from the relevant account registration, payment, or funding activity may be rejected unless otherwise required by applicable law or expressly approved by the Company.

2.4 Refunds, reimbursements, repayments, or reversals shall not ordinarily be processed for accounts that have been suspended, frozen, restricted, terminated, or placed under investigation in connection with:

(a) fraud;

(b) abusive trading;

(c) AML/CTF concerns;

(d) deceptive conduct;

(e) payment disputes;

(f) sanctions concerns;

(g) chargeback abuse; or

(h) material contractual breaches.

ARTICLE 3: REQUEST SUBMISSION AND DOCUMENTATION

3.1 Refund requests must be submitted through the Company's designated communication channels and, unless otherwise approved, originate from the Client's registered email address or authenticated account.

3.2 The Client shall provide complete, accurate, current, and verifiable information and supporting documentation, which may include:

(a) full legal name;

(b) account number;

(c) transaction references;

(d) payment confirmations;

(e) proof of payment-method ownership;

(f) banking information;

(g) an explanation supporting the request; and

(h) any additional documents reasonably requested by the Company.

3.3 The Company may reject, delay, suspend, or decline to review a request containing incomplete, inaccurate, altered, misleading, contradictory, or unverifiable information.

3.4 Repeated, duplicate, abusive, excessive, or bad-faith requests may be consolidated, restricted, suspended, or rejected unless supported by materially relevant evidence.

3.5 The Client remains responsible for the authenticity, legality, completeness, and accuracy of all information and documents submitted in support of a request.

CHAPTER III: REVIEW AND REFUND PROCESSING

ARTICLE 4: ASSESSMENT AND VERIFICATION

4.1 Upon receiving a refund request, the Company may conduct legal, financial, operational, compliance, payment-verification, and anti-fraud reviews before making a determination.

4.2 Such reviews may include:

(a) source-of-funds verification;

(b) transaction tracing;

(c) payment authentication;

(d) account activity analysis;

(e) KYC and AML reviews;

(f) sanctions screening;

(g) fraud assessments;

(h) review of relevant communications; and

(i) consultation with banks, payment processors, financial institutions, or authorized service providers.

4.3 The Client authorizes the Company, where reasonably necessary, to communicate with relevant banks, payment gateways, financial institutions, regulators, compliance providers, and other authorized parties to verify transaction legitimacy and refund eligibility.

4.4 Refund determinations may be affected by banking restrictions, legal or regulatory requirements, fraud concerns, payment-provider rules, technical limitations, operational constraints, or internal compliance procedures.

ARTICLE 5: APPROVAL AND SETTLEMENT

5.1 Where a refund is approved, the Company shall ordinarily initiate processing within **seven (7) business days** following approval, subject to applicable operational and external processing requirements.

5.2 The timing of final settlement may depend on intermediary banks, payment gateways, card issuers, currency-conversion procedures, jurisdictional restrictions, regulatory reviews, and other external processing conditions.

5.3 Refund settlement may take up to **thirty (30) business days or longer** where required by the procedures or processing timelines of external financial institutions or payment providers.

5.4 Refunds shall ordinarily be returned through the original funding method unless:

(a) the method is unavailable;

(b) its use is legally or regulatorily restricted;

(c) fraud-prevention measures require an alternative method; or

(d) another payment method is reasonably required for operational purposes.

5.5 The Company may refuse to process refunds to anonymous, unverifiable, unrelated third-party, or otherwise inconsistent payment channels.

5.6 The Company shall not be responsible for delays, settlement failures, interruptions, additional processing requirements, or losses caused by external financial institutions, payment providers, intermediary institutions, or circumstances beyond its reasonable control.

CHAPTER IV: FINANCIAL RESPONSIBILITY AND FRAUD CONTROLS

ARTICLE 6: COSTS AND PAYMENT RESPONSIBILITIES

6.1 The Client shall bear any external banking fees, intermediary deductions, foreign exchange costs, wire-transfer charges, payment gateway fees, taxes, administrative charges, or other third-party costs associated with a refund transaction.

6.2 The Company shall not be responsible for deductions, conversion differences, delays, settlement interruptions, or additional charges imposed by external financial institutions or service providers.

ARTICLE 7: CHARGEBACKS AND ABUSIVE REFUND ACTIVITY

7.1 The Company maintains payment-monitoring, anti-fraud, and chargeback-prevention controls designed to identify and address fraudulent, unauthorized, deceptive, or abusive refund and reversal activity.

7.2 Where a Client initiates a chargeback, unauthorized payment dispute, fraudulent reversal, or similar banking complaint without first following the Company's applicable refund procedures, the Company may:

(a) restrict or freeze account balances;

(b) suspend trading or account privileges;

(c) terminate account access;

(d) revoke promotional benefits;

(e) recover resulting losses or costs; or

(f) commence appropriate legal, regulatory, or administrative action.

7.3 The Company may report suspected fraudulent, deceptive, or abusive refund activity to competent authorities, regulators, financial institutions, payment providers, fraud-monitoring services, or law-enforcement bodies where permitted or required by applicable law.

CHAPTER V: RECORDS AND INFORMATION MANAGEMENT

ARTICLE 8: RECORD RETENTION

8.1 The Company may retain records relating to refund requests, supporting documents, communications, investigations, assessments, decisions, and payment processing for periods required by applicable law, regulatory requirements, or internal compliance procedures.

8.2 Such records may be reviewed or disclosed to auditors, regulators, financial institutions, compliance providers, payment processors, legal authorities, or law-enforcement bodies where legally required or reasonably necessary for audit, operational, fraud-prevention, regulatory, or dispute-resolution purposes.

ARTICLE 9: CONFIDENTIALITY AND DATA HANDLING

9.1 Refund-related records, financial information, payment data, supporting documents, and communications shall be handled in accordance with the Company's applicable data protection policies and legal obligations.

9.2 The Client acknowledges that refund-related information may be processed, analyzed, stored, transferred, retained, or disclosed where reasonably necessary for:

(a) compliance;

(b) fraud prevention;

(c) operational administration;

(d) dispute resolution;

(e) legal enforcement;

(f) regulatory reporting; or

(g) audit purposes.

CHAPTER VI: FINAL PROVISIONS

ARTICLE 10: POLICY AMENDMENTS AND ADMINISTRATIVE AUTHORITY

10.1 The Company may revise, amend, supplement, replace, suspend, withdraw, or update this Policy where reasonably required for legal, regulatory, compliance, cybersecurity, anti-fraud, commercial, operational, or risk-management purposes.

10.2 Any amendment shall become effective upon publication through the Company's Official Website, Client Portal, Trading Platform, or other designated communication channel, unless otherwise stated.

10.3 Continued use of the Company's Services following publication of an amendment shall constitute the Client's acknowledgment and acceptance of the revised Policy.

ARTICLE 11: LEGAL EFFECT AND SURVIVAL

11.1 Nothing in this Policy limits any rights, remedies, powers, protections, or enforcement measures available to the Company under applicable law, contractual arrangements, regulatory requirements, or internal compliance procedures.

11.2 This Policy shall continue to apply, to the extent necessary, following account suspension, restriction, closure, or termination where required for refund reviews, dispute resolution, fraud investigations, audit requirements, financial recovery, regulatory reporting, compliance obligations, or legal proceedings.

11.3 Any rights, remedies, confidentiality obligations, reimbursement restrictions, compliance responsibilities, investigation powers, recovery rights, or other provisions which by their nature are intended to continue shall remain effective following termination of the Client's account or relationship with the Company.