



## Refund Policy

## **REFUND POLICY**

A refund request will only be considered if it is requested within the first twenty-four (24) hours of the alleged transaction, or within thirty (30) days if a user alleges that another individual (or a minor) has accessed his/her account. A refund will be paid out within three (3) working days once refund conditions are met. A refund will be processed only the same way it was received.

### **PAYMENT PROCESSING**

Please note we do not process Visa and MasterCard payments from China or Hong Kong, as they are restricted.

CLMarkets Ltd. is determined to protect and maintain your privacy. We are privileged to be trusted with your personal information and do not wish to jeopardize that trust. However, in order to use some of our services, it's necessary for you to give us details such as your name and email address or, potentially, your street address. Please note that we do NOT store credit/debit card numbers, nor do we share customer details with any third parties.

This statement explains how and why we collect information from our users, how we use it, and how you can access or change it. This statement does not cover third party sites we link to or which link to us. Those sites should have their own privacy policies.

There are pages where you will be requested to enter private information in order to receive specific benefits of information in response. This data may include your name, email address, and street address. If you are signing up to a paid service from us, we (or our payment provider) may additionally request your billing information, such as card details and billing address.

We also may use cookies on our site(s) in order to track your particular 'session' on our site. This is not used for contextual advertising purposes and, in general, is not directly traceable to you.

We may use your information in order to track your relationship with us and our site(s) as well as to send you emails about information you have requested or other information or promotions specifically relevant to CLM and its activities. Essentially, your data will

only be used for the specific purposes for which it was collected (as per the Data Protection Act 1998 (UK)). We may, occasionally, send surveys or even direct one-to-one mail in order to manage our customer service processes. We do NOT share your information with third parties, we do NOT share your email addresses with sponsors or any third parties, and we do NOT run exclusive 'sponsored' emails on behalf of third parties. Please note that we do not store credit/debit card numbers nor do we share customer details with any third parties.

Information will not be disclosed to other parties without the consent of the individual whom it is about, unless there is legislation or other overriding legitimate reason to share the information (for example, the prevention or detection of crime).

Merchant will not sell, purchase, provide, exchange or in any other manner disclose Account or Transaction data, or personal information of or about a Cardholder to anyone, except, it's Acquirer, Visa/Mastercard Corporations or in response to valid government demands.

### **WITHDRAWALS**

You may withdraw funds from your trading account at any time by completing the withdrawal request form provided in your client portal. We will process your withdrawal within the first 24 hours after receiving your request.

### **WITHDRAWAL FAQs**

#### **How can I request a withdrawal?**

Login to your client portal, go to 'Withdraw Funds', select an account, withdrawal amount, withdrawal method, and click 'Confirm'.

#### **Is there a maximum withdrawal amount?**

You may withdraw the full balance of your account at any time, there are no restrictions.

#### **Are there any restrictions on withdrawals?**

There are no restrictions, you may withdraw your funds at any time.

**How will my withdrawal be processed?**

Your withdrawal will be processed back to the original funding account.

**What should I do if the card I used to fund my account is closed, lost, stolen or not available?**

In this case, we will need to obtain evidence of your account status, such as an account statement or document issued by your bank. Documentation must include; your name, last four digits of the account number and status.

**Can you send funds to a bank account other than the one I initially used?**

Yes, we can send funds to a bank account other than the one you used, if it is under your name.

**How quickly will you process my withdrawal?**

Your withdrawal will be processed within the first 24 hours after your request has been received.

**How soon will I receive my funds?**

Processing times vary based on your withdrawal method.