



# REFUND POLICY

## Refund Policy

FSMSmart allows fund refund and is only transacted by the same method the Client used to deposit the funds. Furthermore, the Company reserves the right to approve and decline any refund requests that may or may not violate any of the Company's current policy and regulations.

### FSMSmart authorizes refund if;

- a) The account doesn't have any record of suspension due to violating the Company's Terms and Condition;
- b) The account doesn't hold any ongoing trade;
- c) The account doesn't have any ongoing dispute or misconduct;
- d) The account doesn't hold any outstanding dues.

FSMSmart processes the refund request and if all requirements are fulfilled. The request is validated by the company and is then passed to FSM Smart Limited for the final approval. The whole refund request is expected to be processed for 1 to 5 business days upon filing.

### After the approval;

- a) The Company won't be liable for any additional charges and fees that may occur upon the withdrawal of the funds;
- b) The Company won't be liable for any delays and payment detainment due to the payment service used;
- c) The Company won't be liable for any further loss and damages due to the Client's negligence during and after the refund of funds.

