

## XCOEX LIMITED REFUND POLICY

UPDATED 19.10.2020 APPLIES FROM 19.10.2020 PREVIOUSLY UPDATED 06.08.2018

Due to the nature of our business no refunds are issued by the Company. The only exception is made if you are not the User of the Company, i.e. if you do not hold a verified account with the Company. In this case the Company will refund any funds received from you using the same method originally used by you.

Without detracting from the provisions above, it is expressly stipulated that you are free to use a withdrawal procedure to get Funds from your account. Information about the ways of withdrawal provided by the Company and the withdrawal procedure is available on our Platform.

**XCOEX LIMITED.**