

REFUND AND RETURN POLICY

Last Revised: July 2025

- 1. WeTrade International LLC (hereinafter named "WeTrade" or "the Company"), with registration number: 1945 LLC 2022 is incorporated in Saint Vincent and the Grenadines with a registered address Euro House, Richmond Hill Road, Kingstown, St. Vincent and the Grenadines by the Registrar of Limited Liability Companies.
- 2. The refund and return policy ("Refund and Return Policy") was developed for the purpose of ensuring the User's satisfaction, reducing financial and legal risks for WeTrade, and in attempt to counteract money-laundering, fraud, forgery, or the financing of terrorist or illegal activity. This policy is designed in compliance with international anti-money laundering (AML) standards, including the requirements of the Saint Vincent and the Grenadines AML Act, and shall be subject to risk-based verification procedures conducted by the company's compliance team.
- 3. In general, WeTrade does not offer any refund service for all payments received. All application processed for the User [hereinafter the "client(s)", "you(r)"] will be final and irreversible. With absolute discretion, WeTrade may in exceptional circumstances, make an exception in some cases where it is necessary to refund the payment made by credit card, but only if the User justifies the reason for doing so. The User may submit a refund or return request in case the Services are not provided or are not as described, or the Services received are not functioning properly. A refund or return is only possible in case the Account has been deposited, but no transactions have been made and is made only on the credit card that was used to deposit. WeTrade may refund client funds only in cases where no trading activity has occurred on the account and after KYC and payment verification are complete. partial refunds or refunds after trading may be rejected unless required by law or payment provider mandates.
- 4. Nevertheless, WeTrade will take all necessary measures to prevent and block both input, and withdrawal by third parties of money from the User's Account. Input and output of money from the Account can be carried out only by the owner of the Account. In accordance with the company's AML policy, WeTrade strictly prohibits third-party payments. all refunds will be made only to the original source account, unless otherwise required by regulatory authorities or court order.
- 5. WeTrade has the right for certain objective reasons and in case of need to make return of money, received through any payment system, including credit/debit cards. Thus, return of money will be executed on electronic purses, and bank details which the User used at input of money. The company reserves the right to execute refunds through the same payment method used for funding, or through an alternative method at its discretion, provided the receiving party is the verified account holder.
- 6. WeTrade may make an exception in some cases where it is necessary to refund the payment made by credit card, but only if the User justifies the reason for doing so. The User may submit a refund request in case the Services are not provided or are not as described or the Service received are not functioning properly.



- 7. A refund or return is possible in case the Account has been deposited, but no transactions have been made and is made only on the credit card that was used to deposit. The company may request additional documents including source of funds (sof) or source of wealth (sow) declarations to satisfy compliance with AML regulations or card network dispute rules.
- 8. To initiate the return or refund process, the User must submit a cancellation request by sending an email globalsupport@wetrade.com. A cancellation request must contain the following information, in which WeTrade may request additional supporting documents that are deemed necessary, including but not limited to:
 - (a) the User's full name;
 - (b) residential address;
 - (c) contact e-mail and telephone number(s);
 - (d) business Account number(s);
 - (e) down payment amount;
 - (f) date of payment, method of payment used (i.e. credit/debit cards);
 - (g) payment identification number (if any).
- 9. All information in a cancellation request sent to WeTrade must be identical to that originally submitted in the initial payment.
- 10. The reasons for cancellation are subject to the conditions set out below:
 - (a) All requests for cancellation shall be for genuine and acceptable reasons, and the User shall describe those reasons in detail in the cancellation request;
 - (b) All cancellation requests must be submitted within seven (7) days from the time of initial payment; WeTrade will notify the User in cases where it is not possible to process the cancellation request due to the card scheme or the rules of the payment institution;
 - (c) All cancellation requests will be processed within two (2) working days and WeTrade will notify the User in cases where additional time is required;
 - (d) All cancellation requests will be reviewed only if the amount requested does not exceed the amount of the down payment and the free margin on the Account;
 - (e) The User's Account must be fully KYC verified by WeTrade's compliance team, with the most recent and complete documentation as requested;
 - (f) Any charges deducted by the paying institution and also any loss or expense, if suffered or incurred by WeTrade due to the adverse exchange rate fluctuation, will be covered by the amount of the refund or return or by the User; any refund will be subject to deductions for transaction fees, fx conversion costs, or charges imposed by financial institutions, and WeTrade shall not be liable for exchange rate losses incurred by the client during the funding or refund process.
 - (g) WeTrade has the right unilaterally block an entrance to the private profile, to suspend the trade activity on Accounts, to cancel the demand for input- output, or to make return of money if the source of money or activity of the User contradicts



with WeTrade's anti-money laundering and terrorism financing requirements stated in the AML Policy.

11. Dispute Resolution: All refund-related disputes shall be resolved in accordance with the dispute resolution terms set forth in the company's client agreement. in case of disagreement, clients may submit formal complaints to globalsupport@wetrade.com and request an investigation.