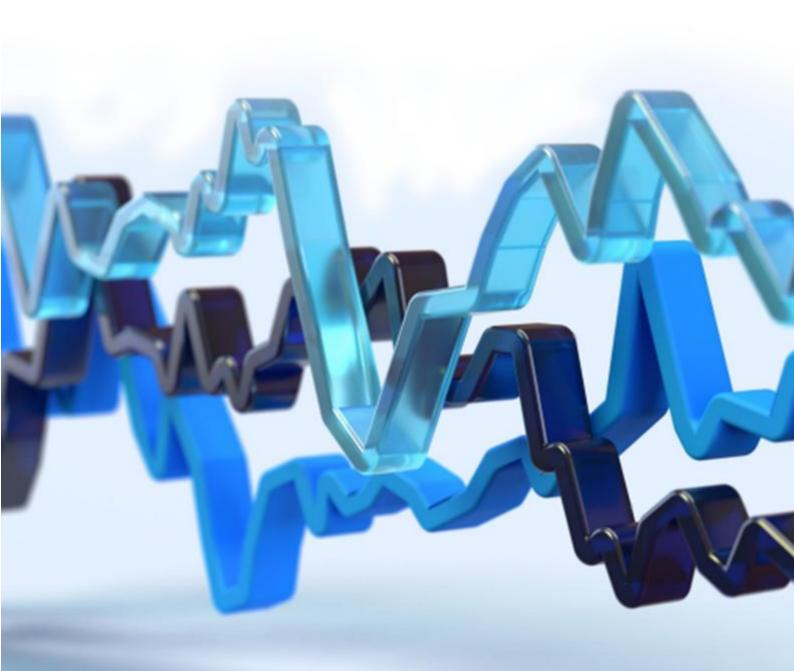


REFUND AND CANCELLATION POLICY V 1.1



Refund and Cancellation Policy

1. General Provisions 1.1. This Refund and Cancellation Policy (the "Policy") outlines the conditions under which Clients may request refunds and withdrawals of their deposited funds. 1.2. All refund and withdrawal requests shall be processed in accordance with the Company's Terms and Conditions of Business and the Deposits and Withdrawals Policy. 1.3. The Company does not provide refunds for funds lost due to trading activities.

2. Refund Eligibility 2.1. A refund request may only be processed if the Client has deposited funds but has not executed any orders. 2.2. Refunds will be processed using the same payment method as the original deposit. 2.3. A withdrawal fee of 3.5% shall apply to all refunds. 2.4. For withdrawals of amounts equal to or less than \$10, the entire withdrawal amount will be deducted as the fee.

3. Processing Time and Currency 3.1. The Company shall process refund requests on the same business day the request is received or on the next working day if the request is made outside normal business hours. 3.2. All refunds and withdrawals shall be processed in the currency in which the original deposit was made.

4. Source of Funds 4.1. The Company shall process refunds and withdrawals back to the source of the original deposit. 4.2. The Company reserves the right to request additional information or documentation related to the refund request and payment method. 4.3. If additional information is required, processing of the refund request may be delayed until the requested information is provided.

5. Contact Information 5.1. For any inquiries regarding this Policy, Clients may contact the Company via email at <u>compliance@totalfx.com</u>.

TotalFX is the brand name of Onam Trading (Pty) Ltd, which is a company incorporated and registered under the laws of South Africa and authorized as Financial Service Provider ("FSP") by the South Africa Financial Sector Conduct Authority ("FSCA") with FSP number 51105.