

# Refund Policy

If you are a consumer, you have the right to withdraw from a contract without giving a reason within 14 days of its execution (for details on the time of execution of the agreement). PLEASE NOTE THAT IF YOU START PERFORMING DEMO TRADES BEFORE THE EXPIRY OF THE SPECIFIED TIME LIMIT, YOU LOSE YOUR RIGHT TO WITHDRAW FROM THE CONTRACT.

Your withdrawal from the contract must be sent to our email address support@fidelcrest.com within the specified time limit. We will confirm the receipt of the withdrawal to you in text form without undue delay. If you withdraw from the contract, we will refund you without undue delay (no later than 14 days after your withdrawal from the contract) all fees we have received from you, in the same way in which you paid them.

The Provider is entitled to immediately withdraw from the Contract in the case of any breach by the Customer.

## DEFECTIVE PERFORMANCES

If the Services do not correspond to what was agreed or have not been provided to you, you can exercise your rights from defective performance. The Provider does not provide any guarantee for the quality of the services. You must notify us of the defect without undue delay to our email address or to our address listed in clause When exercising the rights from defective performance, you may request that we remedy the defect or provide you with a reasonable discount. If the defect cannot be remedied, you can withdraw from the contract or claim a reasonable discount.

We will try to resolve any complaint you may lodge as soon as possible (no later than within 30 calendar days), and we will confirm its receipt and settlement to you in writing. If we do not settle the complaint in time, you have the right to withdraw from the contract. You can file a complaint by sending an email to our e-mail address support@fidelcrest.com.

The fee is paid for allowing you to access the Arzik Financial, or the Services provided under the Arzik Financial. The Customer is not entitled to a refund of the fee, for example, if the Customer cancels the Customer's Client Section or requests the cancellation by email, if the Customer terminates the use of the Services prematurely (for example, fails to complete the Arzik Financial or the Verification), fails to meet the conditions of the Arzik Financial or the Verification, or violates these.

If the Customer lodges an unjustifiable complaint regarding the paid fee or disputes the paid fee with the Customer's bank or payment service provider (e.g. through chargeback services, dispute services, or other similar services), on the basis of which an annulment, cancellation or refund of the fee or any part thereof is requested, the Provider is entitled, at its own discretion, to stop providing to the Customer any services and refuse any future provision of any services.

Your choice of the option of the Arzik Financial that you select when making an order shall also apply to the subsequent Verification. You will start the subsequent Verification and, possibly, other products related thereto, with the parameters and the same currency that correspond to the option of the Arzik Financial selected by you. Once you make a selection, it is not possible to change it. If you are ordering a new Arzik Financial, the restrictions specified shall not apply.

The Provider reserves the right to unilaterally change the fees and parameters of the Services at any time, including the parameters for their successful completion. The change does not affect the Services purchased before the change is notified.

The Customer may at any time request the cancellation of the Client Section by sending an e-mail to [support@fidelcrest.com](mailto:support@fidelcrest.com). Sending a request for the cancellation of the Client Section is considered as a request for termination of the contract by the Customer, with the Customer being no longer entitled to use the Services, including the Client Section and Trading Platform. The Provider will immediately confirm the receipt of the request to the Customer by email, whereby the contractual relationship between the Customer and the Provider will be terminated. In such a case, the Customer is not entitled to any refund of the fees already paid or costs otherwise incurred.

After paying the fee for the selected option of the Arzik Financial, the Customer will receive the relevant login data for the Trading Platform at the e-mail address provided by the Customer or in the Client Section. The Customer activates the Arzik Financial by opening the first demo-trade in the Trading Platform.

IF YOU ARE A CONSUMER, YOU ACKNOWLEDGE THAT, BY OPENING THE FIRST DEMOTRADE, YOU EXPRESSLY DEMAND THE PROVIDER TO COMPLETE THE SERVICES BEFORE THE EXPIRY OF THE PERIOD FOR WITHDRAWAL FROM THE CONTRACT, WHICH AFFECTS YOUR RIGHT TO WITHDRAW FROM THE CONTRACT, AS SPECIFIED IN MORE DETAIL IN CLAUSE 12.

If you do not activate the Arzik Financial within 30 calendar days of the date on which it was made available to you, your access to it will be suspended. You can request the renewal of access via the Client Section or by sending an e-mail to [support@fidelcrest.com](mailto:support@fidelcrest.com) within 6 months of the initial suspension, otherwise we will terminate the provision of the Services without any right to a refund of the fee. The Arzik Financial lasts for 30 calendar days from the date of its activation.

## OUT-OF-COURT CONSUMER DISPUTE SETTLEMENT

It is our objective that our customers are satisfied with the Arzik Financial Ltd services; therefore, if you have any complaints or suggestions, we will be happy to resolve them directly with you and you can contact us at our e-mail address or at our address listed.

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