



# Refund and Return Policy

FMGP Trading Group Pty Ltd trading as Fusion Markets (Fusion Markets)

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FMGP Trading Group Pty Ltd (ABN 74 146 086 017) trading as Fusion Markets, is the issuer of the Fusion Markets Products described in this communication. Trading in Fusion Markets Products involves the potential for profit as well as the risk of loss which may vastly exceed the amount of your initial deposit and is not suitable for all investors. You should read all of these Refund and Return Policy, the Product Disclosure Statement (PDS) and the Financial Services Guide (available on our website) carefully, consider your own financial situation, needs and objectives for investing in these Fusion Markets Products and obtain independent financial advice.

## Fusion Markets Refund and Return Policy

The Refund Policy has been developed for the purpose of reducing the Company's financial and legal risks of the Company, as well as observing principles of anti-money laundering and counter terrorist activity (AML & CTF).

Fusion Markets has the right to unilaterally block access to the Fusion Client Hub, suspend trading activity of any accounts held by the Trader, cancel a request for transfer/ withdrawal, or make a refund, if the source of funds or the Client's activities contradict the AML & CTF policy.

The Company does not cancel the implemented trade transactions, therefore the Company has the right to return the funds to the remitter, if within one month from the date of recharge, no trading activity has been recorded on the trading accounts.

The Company has the right, under certain objective reasons and, if it is necessary, to make a refund of funds received via any payment system including credit/debit cards. Furthermore, the refund will be made to electronic wallets and bank details, which have been used by the Client when paying in the funds

Should the Company classify the activities of the Client as inappropriate or contradicting the usual purpose of the Company's services usage, where there is a direct, or indirect, illegal or dishonest intent, the Company reserves the right to act within the framework of this document, without informing the Client in advance. All direct or indirect losses; expenses connected with transfer of funds are reimbursed to the Company from the Client's funds. When replenishing a trade account with any card (e.g.: credit card, debit card, prepaid card), the Client agrees not to lodge a request to the bank to charge back the payment which has already been credited to the trade account or to the provider of a credit/debit bank card, both during and after the use of the Company's services. Any such attempt will be treated by the Company as a breach of the Terms for the provision of services, for which the Client may be subjected to responsibility in accordance with national legislation. If the Company still withdraws the transaction payment back, we reserve the right to block the access to the Fusion Hub, freeze the Client's current balance and send the monies back to the account of the Client, after payment of all services and fees.

The Company will take all necessary measures to prevent and block both crediting and withdrawal of funds from the Client's account by third parties. Crediting and withdrawal of funds from the account can be performed only by the holder of this account.

All withdrawals received by 11 am AEDT on business days are processed on the same day. If we receive your request after 11 am AEDT, we will process it the next business day. You should receive your funds within 1-5 business days for credit and debit cards depending on the card provider and 2-5 business days for bank wires.

There is no additional cost (beyond bank wire fees) if you would like to cancel your account, just place a withdrawal request, and inform us about your desire to close your account. Withdrawals will be processed as per the withdrawal procedure outlined above.