



access<sup>2</sup>markets

# REFUND POLICY

Access2Markets (Pty) Ltd is an authorised Financial Services Provider registered with the Financial Sector Conduct Authority (FSP 47076) in South Africa. Access2Markets (Pty) Ltd does not offer advisory, portfolio management, or execution services and does not act as a market maker. Our role is strictly limited to marketing and intermediary services.

All client accounts, trades, and transactions are exclusively conducted with AT Global Markets SA (Pty) Ltd, an authorised Financial Services Provider (FSP 44816) and licensed Over-the-Counter Derivatives Provider (ODP) under South African law. AT Global Markets SA acts as the principal and counterparty to all transactions. Access2Markets (Pty) Ltd will not issue financial products or provide execution or dealing services.

[WWW.ACCESS2MARKETS.CO.ZA](http://WWW.ACCESS2MARKETS.CO.ZA)

# Refunds, Cancellation and Withdrawal Policy

Access2Markets (Pty) Limited (“A2M”) is a licensed Financial Services Provider under the FSCA (FSP License No. 47076), who is authorised to provide intermediary services only. The principal counterparty to all your trading activity is always AT Global Markets SA (PTY) LTD, a licensed OTC Derivatives Provider (ODP) with FSP License No. 44816.

We, at Access2Markets (Pty) Limited (“A2M”, the “company”, “we” or “us”), believe in providing complete satisfaction to our clients. By accepting our terms and conditions we believe that such acceptance has been conducted by a user in a healthy state of mind. In this situation, if a client places a request for any of our services or products, we believe that the client has read all the terms and has understood them thoroughly.

## Refund Policy

All the funds deposited is for the sole purpose of trading the financial markets using contracts-for-difference. There is no physical delivery of any asset. The clients acknowledge that they incur profit or loss depending on the open and close price of the asset traded. Any funds deposited is an asset to the client and a liability to the ODP and A2M acts merely as the intermediary. The client can request for a withdrawal of their unused funds at any time. Any funds lost while trading in financial markets is non-refundable and non-withdrawable. All the refunds are subject to the sole discrimination of the ODP.

## Cancellation Policy

A2M as an intermediary offers an online trading platform to its clients so that they can deposit funds with the company and trade in global financial platforms through the platform provided to them by us.

The clients open a trading account and any funds deposited in that account is the asset of the client and a liability of the ODP who is the sole counterparty to all your trading activity. The customer can request to cancel or close the account at any time and any funds in the account can be withdrawn any time at the sole discretion of the client. If the customer has open trades, the client is requested to close the trade and then the withdrawal request can be processed. Once the withdrawal has been processed, the account will be closed if the client desires to do so.

## Withdrawal Policy

- The withdrawal requests cut off time is 17:00 for South African customers. If your withdrawal is submitted before this time, it will be processed on the day of receipt. If your withdrawal is submitted after this time, it will be processed on the following business day.
- A2M does not charge any additional fees for deposits or withdrawals. You should however be aware that you may incur fees on payments to and from some local or international banking institutions. A2M accepts no responsibility for any such bank fees.
- Credit/Debit Card withdrawals are processed free of charge. Once processed, Credit/Debit Card withdrawals may take 3-5 business days for the transaction to be affected in the credit card statement. You should however be aware that in some rare occasions, this may sometimes take up to 10 business days depending on the Bank.
- If you have funded any of your trading accounts using a credit/debit card within the last 60 days of placing a new withdrawal request, then all withdrawals will be prioritized to be processed as a refund

back to the same credit/debit card first, unless the deposited amount via that card has already been withdrawn.

- If your uploaded credit/debit card has already expired, please upload the new card in your client area to continue using the deposit and withdrawals services without any interruptions. If the new card's number is different to the expired card's number, you would need to submit a letter issued from the old card's issuer bank confirming that the new card has been issued in replacement of the old card.
- If your uploaded credit/debit card has been lost/stolen/damaged/cancelled, you would need to submit a letter issued from the old card's issuer bank confirming that the old card is no longer valid.
- If the newly uploaded card has not been used for funding prior to requesting a withdrawal, you would need to deposit a small amount to activate withdrawal facility on this card.
- A2M, at its own discretion, may ask you to submit supporting documentation (for example, deposit receipts for the payments processed via an old card or card statement showing deposit transactions) before releasing funds to the new card.
- To withdraw an amount more than the sum deposited and Verified by Visa/MasterCard Secure Credit/Debit Card, you will be required to use another deposit method that has been used earlier or a bank wire transfer option.
- A2M does not process payments to third parties. Please ensure that all withdrawal requests from your trading account go to a bank account or a source in your name. Payments to Joint Bank Accounts/Credit Cards are accepted if the trading account holder is one of the parties to the Bank Account/Credit Card.

## **Enquiries**

For further enquiries please contact us at [support@access2markets.co.za](mailto:support@access2markets.co.za).