



## Empire Markets Limited Refund Policy

### 1. Introduction

Empire Markets Limited (hereinafter referred to as "FXEM," "we," "us," or "our") is committed to providing high-quality financial services to our clients. This Refund Policy outlines the conditions under which refunds will be issued to clients. It is designed to protect both the interests of our clients and FXEM.

### 2. General Policy

Refunds will be issued in accordance with the following terms and conditions:

### 3. Eligibility for Refunds

**3.1. Incorrect Transactions:** If a transaction has been incorrectly processed by FXEM, we will refund the transaction amount in full.

**3.2. Duplicate Transactions:** In the event of duplicate transactions, the duplicated amount will be refunded.

**3.3. Unauthorized Transactions:** Refunds for unauthorized transactions will be processed following a thorough investigation. Clients must report unauthorized transactions immediately.

**3.4. Service Non-Delivery:** If FXEM fails to deliver the promised services, clients are entitled to a refund of the corresponding fees.

### 4. Refund Requests

**4.1. Procedure:** Clients must submit a refund request via email to our customer support team at [support@fxem.com](mailto:support@fxem.com). The request should include the client's name, account number, transaction details, and the reason for the refund request.

**4.2. Documentation:** Clients may be required to provide additional documentation to support their refund request.

### 5. Processing of Refunds

**5.1. Investigation:** All refund requests will be subject to an internal review process. FXEM reserves the right to conduct an investigation to verify the validity of the refund request.

Empire Markets Limited is authorized and regulated by the Financial Services Commission, Mauritius under license number GB22200699. Registered address is Sterling Tower, 14 Portiere Street, Port Louis, Mauritius. Empire Markets Limited operation office address is Grand Bay, Central, Notre Dame de la Salette Street, Grand Bay, Mauritius.

HIGH-RISK INVESTMENT WARNING: Trading Foreign Exchange (Forex) and Contracts for Differences (CFDs) is highly speculative, carries a high level of risk and may not be suitable for all investors. You may sustain a loss of some or all of your invested capital, therefore, you should not speculate with capital you cannot afford to lose. You should be aware of all the risks associated with trading on margin. Please read the full Risk Disclosure Policy.



**5.2. Approval and Timing:** Refunds will be processed within 30 business days from the date the refund request is approved. Clients will be notified via email once their refund request has been processed.

**5.3. Refund Method:** Refunds will be issued using the same payment method used for the original transaction. If this is not possible, an alternative method will be arranged in consultation with the client.

## **6. Non-Refundable Services**

**6.1. Completed Services:** Services that have been fully completed and delivered are non-refundable.

**6.2. Regulatory Fees:** Fees paid to regulatory bodies are non-refundable.

## **7. Chargebacks**

**7.1. Policy Violation:** Clients who initiate chargebacks without following the refund procedure outlined in this policy will be considered in violation of FXEM's policies. Such actions may result in account suspension or termination.

## **8. Amendments**

FXEM reserves the right to modify this Refund Policy at any time. Any changes will be communicated to clients through our website or via email. Continued use of FXEM's services after changes have been made will constitute acceptance of the new terms.

## **9. Contact Us**

For any questions or concerns regarding this Refund Policy, please contact us at:

### **Empire Markets Limited (FXEM)**

Customer Support

Email: [support@fxem.com](mailto:support@fxem.com)

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