



MAIN GROUP FX
TRADE BETTER. GAIN MORE.

Refund & Cancellation Policy

REFUND AND CANCELLATION POLICY

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REGULATION: Main Group FX Pty Ltd (ACN: 665 904 236)

Main Group FX is a trading name for MAIN GROUP FX PTY LTD.

MAIN GROUP FX PTY LTD is a company registered and authorized under the Australian Securities and Investments Commissions, under ACN 665 904 236, ABN 44 665 904 236 with a registered office at 465 Victoria Ave, Chatswood, NSW 2067, Australia.

This Policy applies to MAIN GROUP FX PTY LTD, in which the following terms “we”, “us”, “the company” or “Main Group FX” are used to refer to MAIN GROUP FX PTY LTD and its related companies.

This Refund Policy (“Policy”) outlines our obligations on how we manage our cancellation and refund transactions.

We may (but under no circumstances are obligated) to remit the funds to the same remitter from the same source and by the same payment method through which such funds were initially received by us when a withdrawal or refund is executed. In our sole discretion, we might:

1. decline withdrawals via any specific payment methods we decide from time to time (without prior notice of that);
2. require another payment method as the one indicated in any withdrawal request, in which instance a new withdrawal request may have to be submitted; or
3. before processing any withdrawal requests, demand additional documentation be submitted in accordance with applicable AML/CTF Laws or any other Rules and Regulations that apply to us. If your payment provider has changed since you last used them, it is your responsibility to let us know. We may decide to use another payment method that you have also used to pay us if we are unable to use the payment method because you changed your payment information, closed your account, or there is (in our opinion) a problem with the payment provider.
4. If we accept any payments to be made by a credit / debit card, or any other payment method in respect of which processing fees may be charged, we may levy a transfer charge.

We may, in our reasonable discretion, use any credit amounts that either we or an associated company hold for you to reduce the amount that is owed to us in the account or to the relevant associated company, unless you are classified as a retail client and except as prohibited by applicable regulations, where any account that you hold with us or with an associated company is in debit. We may exercise this right, which is referred to as a "set off," even if doing so might force the closure of open positions in any account from which funds are transferred. If we've used our right to set off, we'll let you know what amounts were used to offset the debit.

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The Company takes seriously its responsibility to protect its clients and has put in place a number of systems, controls, and tools to protect them from credit card and debit card fraud as well as to comply with all relevant laws, including but not limited to anti-money laundering rules. The following are just a few examples of the systems, restrictions, and controls that the Company may use to stop or identify credit card fraud activity:

- a) limits on the number of transactions allowed within a certain timeframe;
- b) limits on the amounts allowed to be deposited within a certain timeframe;
- c) limits on the amounts allowed to be deposited per transaction;
- d) limits on the amounts allowed to be deposited per registered email address;
- e) limits on the amounts allowed to be deposited based on the country the money is coming from;
- f) limits on the number of credit / debit cards allowed per client;
- g) limits on the deposit attempts allowed per email address;
- h) restrictions on the number of email addresses allowed to be connected with a single credit / debit card;
- i) 3D secure authentication for the processing of transactions; and/or
- j) checks for matching details.

The Company may take whatever steps it deems necessary to prevent potential credit/debit card fraud activity and to ensure Company's protection if it discovers—or the Company's payment service providers discover—an actual or reasonably likely violation of the aforementioned limits and restrictions, or if the applicant or Client fails to pass the security and authentication checks. These actions could involve one or more of the following, without being limited to them:

- a) investigations, further checks or request, for additional documentation in order to verify the credit / debit card details and ensure that you are the legitimate owner/user of the credit / debit card(s) used;
- b) delay of transaction's processing due to the investigations taking place;
- c) refusal of credit / debit card deposit(s) in question and refund the net amount deposited to the same credit / debit card account and via the same payment method through which the deposit(s) was made;
- d) cancellation of fraudulent transactions as soon as they are detected;
- e) blocking access to our Online Trading Facility, blocking or revoking your Access Codes or terminating your Account(s);
- f) seizing or cancelling any profits or revenues generated directly or indirectly by exercising any such prohibited trading activity and cancel any Account(s) and active Orders associated with the credit / debit card that has been identified as fraudulent; and
- g) denying processing transactions exceeding the limits/restrictions or failure to pass the security and authentication checks.

You acknowledge that giving false or inaccurate information when registering a credit or debit card is a serious criminal offense for the benefit of the Company and its Associates. Any dispute resulting from such fraudulent activity will be resolved by us in our sole discretion and in a way we deem to be



fair and reasonable, taking into account the legitimate interests of all of our clients and our obligations as a regulated licensee. We have developed, and we will continue to develop, any tools necessary to identify credit/debit card fraud. Our decision is final and binds all participants, subject to any external dispute resolution system whose ruling is binding on us.

If we are confident that you are the payer of the funds, we will make every effort to credit your Account with the amount of any deposit you make to the client money trust account or any other approved payment within three (3) Business Days after the day the deposit is accepted, without affecting any other provisions of these Terms and Conditions. We reserve the right to reject any payment at any time or return it to the sender less any transfer fees or other costs if we are not confident that you are the payer. As required by applicable AML/CTF laws or any other similar rules and regulations that apply to us, you might be asked to submit additional documentation. Upon determining that the payment received (i.e., a third-party deposit) was not made by you, we may charge a handling fee (not less than USD 50) to your Account to cover our costs in establishing that you made a third-party deposit or other payment, and you authorize us to do so.

You, as our Client, will be responsible for covering any foreign exchange risk associated with any deposits into or withdrawals from your account, as well as any risks associated with our performance of our obligations or our exercise of our rights under these Terms and Conditions.

Any money you send to our bank accounts, or any other approved payment made by you or, if allowed, on your behalf, will be credited to your account with us at the value date of the money's receipt, less any fees or charges levied by the intermediaries involved in the transaction process, including the providers of the bank accounts, the payment services, or any other third parties.

We must be absolutely certain that you, as our Client, are the payer of such funds or that such funds have been transmitted to us by an authorized representative of you, as our Client, before accepting any such funds into our bank accounts or accepting other payment and crediting any such payment to your Account with us. If we are not convinced that you, as our Client, are the payer of those funds or that those funds have been transmitted to us by an authorized representative of you, as our Client, we may refund or send back the net amount received to the same remitter from whom—and via the same payment method—those funds were received in those situations.

(The rest of this document has been intentionally left blank.)



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