



Refund Policy

JMI BROKERS LTD

At JMI Brokers LTD, we are committed to maintaining the highest standards of transparency, professionalism, and client satisfaction. This Refund Policy outlines the terms and conditions governing refund requests for payments made through our website, platforms, systems, or any authorized payment channels.

By using our services and submitting payments to JMI Brokers LTD, you acknowledge that you have read, understood, and agreed to the terms of this Refund Policy.

Purpose & Scope


Why This Policy Exists

The purpose of this Refund Policy is to establish a clear and fair process for handling refund requests while ensuring compliance with internal procedures, financial regulations, and operational standards.

Who It Applies To

This policy applies to all clients who have submitted payments to JMI Brokers LTD through any of the following channels:

- Our official website and online platforms
- Authorized payment systems and gateways
- Any other approved payment channels

 All refund requests are subject to internal review and verification before any decision is made. Submission of a request does not guarantee approval.

Eligibility for Refunds

Refund requests may be considered under the following circumstances. Each case is reviewed individually based on facts, evidence, internal records, and applicable policies.

1

Duplicate Payments

Payments made in error that result in a duplicate charge for the same transaction or service.

2

Overpayments

Overpayments resulting from technical or processing issues beyond the client's control.

3

Undelivered Services

Payments successfully completed for services that were not activated, delivered, or made available.

4

Unauthorized Transactions

Unauthorized transactions, subject to successful verification and thorough investigation by our team.

5

Billing Errors

Administrative or billing errors caused by system malfunction or internal processing issues.

6

Exceptional Cases

Exceptional cases reviewed and approved solely at the discretion of JMI Brokers LTD management.

Non-Refundable Cases

Refunds will generally **not** be granted under the following circumstances. Clients are advised to review these conditions carefully before submitting a request.

Change of Mind

Change of mind after payment has been completed and processed.

Unused Services

Failure to use, access, or benefit from a purchased service after activation.

Incomplete Onboarding

Incomplete onboarding, verification, or compliance procedures caused by the client.

Client-Caused Delays

Delays resulting from inaccurate or incomplete information submitted by the client.

Delivered Services

Services that have already been delivered, partially used, or completed.

Third-Party Fees

Fees charged by third-party providers, banks, payment gateways, or intermediaries.

Policy Violations

Violations of our Terms & Conditions, internal policies, or applicable laws and regulations.

Fraudulent Activity

Cases involving suspected abuse, misuse, or fraudulent activity of any kind.

Refund Request Procedure

To request a refund, clients must contact the official support department and provide all required information. Incomplete requests may result in delays or rejection until all required information is received.

Required Information

- Full legal name
- Registered email address
- Contact number (if applicable)
- Transaction ID or payment reference number
- Date of payment
- Payment amount and currency
- Detailed reason for the refund request
- Supporting documents or evidence (if applicable)

How to Submit

Requests may be submitted through our official support channels or by email at:

support@jmibrokers.com

Our support team will acknowledge receipt of your request and guide you through the next steps of the review process.



Submit
Request

Provide Docs

Internal
Review

Decision
Issued

Following this structured process ensures your request is handled efficiently and without unnecessary delays.

Review & Investigation Process

Upon receipt of a refund request, JMI Brokers LTD may conduct an internal review involving the relevant departments. Each case is reviewed individually based on facts, evidence, internal records, and applicable policies.



Finance Department

Reviews payment records, transaction history, and financial documentation to verify the claim.



Operations Team

Assesses service delivery status, activation records, and operational logs related to the request.



Compliance Team

Ensures the request aligns with regulatory requirements, internal policies, and applicable laws.



Technical Team

Investigates system errors, processing issues, or technical malfunctions where relevant.



Additional documentation or clarification may be requested during the review process. Failure to provide requested information within a reasonable timeframe may result in closure of the request.

Processing Time & Refund Method

Processing Timeline

If a refund request is approved, processing will generally be completed within **7 to 14 business days** from the approval date. However, actual receipt of funds may vary depending on:

- Banking institutions and card issuers
- Payment processors and gateways
- International transfer procedures
- Public holidays or non-business days
- Third-party settlement timelines

❑ JMI Brokers LTD shall not be held responsible for delays caused by external financial institutions or payment service providers.

Refund Method

Approved refunds will normally be issued through the **original payment method** used for the transaction whenever possible.

If the original method is unavailable, restricted, expired, or impractical, JMI Brokers LTD reserves the right to determine an alternative secure payment method subject to verification requirements.

Currency & Exchange Rates

Refunds may be processed in the original payment currency where applicable. If conversion is required, exchange rates at the time of processing may apply. Clients acknowledge that intermediary banking charges, payment processor fees, or currency conversion fees imposed by third parties may reduce the final amount received.

7-14

Business Days

Standard processing window from approval date

100%

Original Method

Refunds returned via original payment channel where possible

0

Hidden Fees by JMI

Third-party charges are outside JMI Brokers LTD's control

Chargebacks, Disputes & Fraud Prevention

Chargebacks & Payment Disputes

Clients are strongly encouraged to contact JMI Brokers LTD **before** initiating a chargeback, dispute, or payment reversal through their bank or payment provider.

Opening an unnecessary or unjustified chargeback may:

- Delay the resolution process
- Result in temporary suspension of services
- Trigger an account review
- Restrict future transactions pending investigation

Fraud Prevention & Abuse Monitoring

JMI Brokers LTD reserves the right to refuse any refund request where there is reasonable suspicion of:

- Fraudulent activity or identity mismatch
- Abuse of payment systems
- Repeated unjustified refund claims
- Misrepresentation of facts
- Attempts to circumvent company procedures

- ⊗ Where required, suspicious cases may be escalated for compliance review or reported to relevant authorities.


Limitation of Liability & Policy Amendments

Limitation of Liability

JMI Brokers LTD shall not be liable for indirect losses, consequential damages, missed opportunities, banking delays, or losses arising from external payment providers in connection with refund requests or payment reversals. Our responsibility is limited to the internal processing of approved refund requests within our control.

Amendments to This Policy

JMI Brokers LTD reserves the right to amend, revise, or update this Refund Policy at any time without prior notice. The most recent version published through our official website or authorized communication channels shall prevail and supersede all previous versions. Clients are encouraged to review this policy periodically to stay informed of any changes.

 Continued use of our services following any amendments constitutes your acceptance of the updated Refund Policy terms.

Contact Information & Final Acknowledgment

Get in Touch

For any questions regarding this Refund Policy or to submit a refund request, please contact our support team through our official channels:

Company

JMI Brokers
LTD

Support Email

support@jmi
brokers.com

Back Office

Backoffice@jmibrokers.com

Final Acknowledgment

By using our services and making any payment, you acknowledge that you have:

- Read this Refund Policy in full
- Understood all terms and conditions
- Accepted the policy as binding
- Agreed to follow the stated procedures

This policy is effective as of the date of publication and supersedes all prior versions.

"At JMI Brokers LTD, we are committed to maintaining the highest standards of transparency, professionalism, and client satisfaction in all matters, including the fair and timely handling of refund requests."