REFUND POLICY
TECTRIX SERVICE DMCC

Version dated July 13, 2026.

1. General

1.1. This Refund Policy ("Policy") sets out how TECTRIX SERVICE DMCC ("Company", "we") handles situations where a Payout initiated by a Client through the Service is not completed by crediting funds to the Recipient ("Failed Payout"), or where a completed Payout is later reversed by a Payment Provider or bank.

1.2. This Policy applies only to funds debited from a Client, or reserved by the Company, for the purpose of executing a specific Payout request. It does not apply to any other fees charged by the Company for use of the Site or Service, which are non-refundable except as required by applicable law.

2. Reasons a Payout May Fail

2.1. A Payout is treated as a Failed Payout where it is not completed for one of the following reasons:

• the Recipient payout details (card number, account number, or other required details) provided or confirmed by the Recipient, or entered by the Client, were incorrect, incomplete, or invalid,

• the relevant Payment Provider, card scheme, or bank declined, blocked, or was technically unable to execute the transaction,

• applicable transfer or receiving limits set by a Payment Provider, bank, or law were exceeded,

• the transaction was held, delayed, or declined as a result of the fraud, risk, or AML/KYC screening, or applicable sanctions,

• a technical failure occurred at a Payment Provider or other infrastructure outside the Company's reasonable control,

• force majeure prevented completion of the transaction,

3. What Happens When a Payout Fails

3.1. The Company records the status of the request as Failed in the Client's account promptly, and in any event within 3 (three) business days of receiving notice of the decline or failure from the relevant Payment Provider.

3.2. Where funds were debited from the Client but not credited to the Recipient, the Company returns the relevant amount to the Client within 5 (five) business days of the Failed Payout being recorded, less any non-recoverable fee actually retained by a Payment Provider for the failed attempt.

3.3. The Client is notified of the Failed Payout and of the return of funds through the account dashboard and/or the contact details on file.

3.4. Following a return of funds, the Client may resubmit the Payout with corrected Recipient details.

3.5. Where a Payout has already been credited to an unintended party as a result of incorrect Recipient details supplied by the Client or a Recipient, the Company will make reasonable efforts, through the relevant Payment Provider, to recover the funds, but cannot guarantee recovery, as this depends on the policies and cooperation of the receiving bank or Payment Provider and the recipient of the erroneous transfer.

4. Reversed Payouts

4.1. Where a Payout that was initially completed is subsequently reversed, recalled, or charged back by a Payment Provider, card scheme, or bank, for example due to a dispute, suspected fraud, or a compliance requirement, the Company will notify the Client and, where the reversed funds are returned to the Company, credit them back to the Client's account, less any fee retained by the Payment Provider in connection with the reversal, within a reasonable time of receiving the returned funds.

5. Cases Where a Refund Is Not Made or Is Limited

The Company may decline to return funds to the Client, or may limit the amount returned, where:
• the funds were in fact credited to the Recipient in accordance with the details provided or confirmed by the Client or the Recipient, in which case the Payout is not treated as a Failed Payout;
• the Client or Recipient supplied details of a third party without a lawful basis to do so, or the Service was used for a fraudulent purpose;
• recovery is prevented by applicable sanctions, AML/CFT requirements, or a binding instruction from a competent authority;
• a Payment Provider has non-refundably retained a fee for a declined or reversed transaction, in which case the amount actually retained by the Payment Provider is deducted from the amount returned.

6. Timeframe for Handling Requests

6.1. A Client may contact support regarding the status of a Failed or Reversed Payout at any time after it is recorded.
6.2. The Company will review and respond to such a request within 10 (ten) business days of receipt. Where additional information is required from a Payment Provider, this period may be extended, and the Client will be informed accordingly.

7. How to Submit a Request

7.1. Requests relating to a Failed or Reversed Payout should be submitted through the support section of the Client's account, or by email to manager@tectrixservice.com, stating the Payout reference, date, amount, and Recipient details.

7.2. The Company may request supporting documents to verify the Client's or Recipient's entitlement to the funds, particularly where additional verification is required.

8. Chargebacks and Disputes with Payment Providers

8.1. Where a Recipient or a card issuer initiates a chargeback or dispute in relation to a Payout, the Company will cooperate with the relevant Payment Provider's dispute process and may request supporting information from the Client.

9. General

9.1. This Policy forms an integral part of the Terms and Conditions and is to be read together with them.

9.2. The Company may amend this Policy from time to time in the same manner as the Terms and Conditions.

9.3. Matters not addressed in this Policy are governed by the Terms and Conditions and the laws of the United Arab Emirates.

10. Contact

Company TECTRIX SERVICE DMCC

Email manager@tectrixservice.com

Website https://www.tectrixservice.com