

Crypto Journey Refund Policy

Last updated: 10 November 2025

This Refund Policy (“Policy”) sets out the conditions under which **Crypto Journey, a Juristic Representative of Fincor Select (Pty) Ltd (FSP 36046)**, may reverse, cancel, or refund a transaction executed via our platform, exchange channels, or associated services (“the Services”).

Crypto-asset transfers are, by design, irreversible once confirmed on the relevant blockchain. Accordingly, refunds are strictly limited to the scenarios expressly set out below. By using the Services, you acknowledge and agree to the terms of this Policy.

1. Eligibility for Refund or Cancellation

Refunds or cancellations may be **considered only** in the following cases:

- a. **Unfulfilled Order:** Payment was received, but the transaction was not completed within the stated timeframe, and the client chooses not to proceed at the revised rate.
- b. **Duplicate Payment:** The client made an identical payment twice for the same transaction.
- c. **Erroneous Overpayment:** The client sent an amount materially exceeding the required amount.
- d. **Order Expiry:** Payment was received after the rate-lock window expired, and the client opts for a refund instead of a repriced transaction.
- e. **Compliance Rejection:** Crypto Journey or its Principal is legally obliged to reject or reverse the transaction following sanctions, AML/CFT, or FICA screening.

Transactions completed successfully according to the agreed order are **not refundable**.

2. Refund Request Procedure

All refund requests must be submitted **in writing** to **support@cryptojourney.io** within **30 calendar days** of the transaction. The client must provide:

- Order / Trade ID and blockchain hash / bank reference;
- Proof of payment;
- Detailed reason for the refund / cancellation; and
- Supporting documentation (screenshots, bank statements, or correspondence).

Crypto Journey will **acknowledge receipt within 2 working days** and may request additional documentation to verify the claim or comply with FICA requirements.

3. Review & Decision

Crypto Journey will conduct a good-faith review and respond **within 15 working days** of receiving all required documentation.

Approval or rejection will be communicated in writing, and Crypto Journey reserves the right to approve or decline any refund at its sole discretion.

4. Refund Method & Fees

- **Original Payment Source:** Refunds are only made to the same wallet or bank account used for the original payment.
 - **Processing Time:** Approved refunds are initiated within 10 business days of approval.
 - **Deductions:** Network fees, bank charges, or administrative costs are deducted from the refund amount.
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5. Reporting Obligations

Any **serious or escalated complaints** (for example, those directed to the **FAIS Ombud** or **FSCA**) must be **immediately reported** to Fincor Select (Pty) Ltd (FSP 36046) for record-keeping and regulatory escalation.

6. Contact Information

For refund requests or inquiries:

 info@cryptojourney.io

 <https://cryptojourney.io>

Subject: **Refund Request**