



Refund and Cancellation Policy

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Riverquode.com is a brand owned and operated by AZUREVISTAFX (PTY) LTD, regulated by the Financial Sector Conduct Authority (FSCA) of South Africa, with FSP License Number 52830 - www.riverquode.com



1. Introduction

This Refund and Cancellation Policy applies to all products and services offered by Riverquode.com, a trading brand operated by AzurevistaFX (Pty) Ltd. As an FSCA-regulated Financial Services Provider (FSP No. 52830), the Company maintains fair and transparent refund procedures consistent with applicable regulatory requirements and its Client Agreement.

THE COMPANY WILL NOT REFUND FUNDS LOST IN TRADING.

The Company will proceed with the refund of Client funds upon receipt of the request within five working days as the request is made, if the Client's request is received outside normal working hours the five working days will count from the next working day of the client's request receipt.

From the day of receipt of the account opening application a timeframe of 15 days is given to provide the required information and documentation. If the Client fails to provide these within the timeframe, the Company may decline the application and may decide to refund the available balance back to the method used to deposit the funds.

The Company shall only offer its services to Clients over the age of 18. Any registration made by minors shall be considered as a breach of the Client Agreement and will result in the termination of the trading account. Any funds remaining in the trading account will be refunded within 15 days from the day of the termination of the trading account.

The Company reserves the right to terminate any trading account in the event of breach of the Client Agreement. Any funds remaining in the trading account will be refunded within 15 days from the day of the termination of the trading account. The Company shall terminate the trading account of a Client if such an instruction is given from the regulatory authority, following a suspicious transaction report and the refund of any funds in the trading account of the Client will be subject to the relevant instructions of the regulatory authority. In the possibility where a refund will be processed, any funds remaining in the trading account will be refunded within 15 days from the day of the termination of the trading account.

The Company reserves the right to charge additional fees for any refund processed, as described in the General Fee Policy.

All refund requests are processed by the Back Office Department, however the time required for the funds to be transferred will depend on the payment method used.



The Company has the right during the refund process, to request any additional information related to the request and the payment method. The Client understands and accepts that under such circumstances there may be a delay in processing the request.

The Company reserves the right to review and/or amend its Refund Policy, at its sole discretion, whenever it deems fit or appropriate. By using our website and services, the Client accepts the terms and any changes made.

3. Account Termination and Refunds

The Company provides services only to individuals over the age of 18. If it is found that a minor has registered for an account, the account will be terminated and any remaining balance refunded within **15 days**.

Additionally, the Company reserves the right to terminate any account that is found to be in breach of the Client Agreement. Refunds of available funds in such accounts will be processed within **15 days** of termination.

In cases where an account is terminated as a result of regulatory authority instruction (e.g., following a suspicious transaction report), the refund process will be governed by the relevant authority's directives.

4. Refund Fees and Additional Conditions

Riverquode.com reserves the right to impose additional administrative or processing fees for refunds, as described in the Company's General Fees Policy. The time taken to receive funds after processing depends on the client's payment method and banking institution.

During the refund process, the Company may request additional information related to the transaction or payment method. Clients are advised that failure to comply may result in processing delays.

6. Policy Amendments

The Company may amend this policy at its sole discretion when deemed necessary. Any such amendments will become effective upon publication on the Company's website. Continued use of the Company's services constitutes acceptance of any changes.



AZUREVISTAFX (PTY) LTD

AZUREVISTAFX (PTY) LTD under the brand riverquode.com is a South Africa Investment Firm, authorized and regulated by the Financial Sector Conduct Authority (FSCA) of South Africa, with FSP License Number 52830. AZUREVISTAFX (PTY) LTD registration number is 2020/750823/07.

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