

CCX EXCHANGE REFUND POLICY SUMMARY

1. Throughout this refund policy ("**Refund Policy**") the terms "**CCX Exchange**", "**us**", "**our**", and "**we**" refer to COTI Exchange (Gibraltar) Limited, and the terms "**you**", "**your**", and "**user**" refer to a Participating Merchant and/or a Purchaser as defined in the Terms and Conditions).
2. By accessing the Exchange or any services provided by us you indicate your agreement to the complete Terms and Conditions in this Refund Policy as it may be changed from time to time on our sole discretion and without prior notice. Any section or item found to be unenforceable by a court of law does not invalidate any other section or item.
3. In the event you make a purchase from the Participating Merchant we will be unable to reverse or provide any refund to you, and any such refund and/or payment following the cancellation of the transaction with the Participating Merchant should be addressed solely to them. However, if you should contact us before any transaction with any Participating Merchant has been made, you may send us a written request via the "contact us" section at our website (and attach any supporting documents if and as required) in order to receive a refund of the fiat currency, minus handling and processing charges and commissions where applicable.
4. It is acknowledged that the Participating Merchant is the seller of the Merchant Offering to the Purchaser, and these two parties are entering into a contract with each other for the sake of executing a purchase transaction for the Merchant Offering. Therefore, it is acknowledged that the Participating Merchant is solely responsible and liable toward the Purchaser for providing the Merchant Offering and any relevant refund.
5. If the Participating Merchant has not properly provided the Merchant Offering to the Purchaser, or if the Purchaser has a complaint regarding any provisions regarding the Merchant Offering, it is the Purchaser's responsibility to raise the matter with, and/or to take action against, the Participating Merchant directly. This is because the Participating Merchant is solely responsible for the supply and/or provision of the Merchant Offering to the Purchaser and/or anything additional relating to the Participating Merchant's Website.