

ParagonX **Refund Policy**

1. Introduction

This Refund Policy (“**Policy**”) forms an integral part of the Terms of Use governing your relationship with ParagonX (the “**Company**,” “**We**,” “**Our**,” or “**Us**”). By subscribing to any plan offered by ParagonX, you (“**User**” or “**Client**”) acknowledge and agree to the terms set forth herein.

All subscription fees, activation fees, and related charges paid to the Company are subject to this Policy. Due to the nature of the Company’s services, which involve immediate allocation of automated trading infrastructure and ongoing system access, all payments are generally final and non-refundable, except as expressly provided in this Policy.

2. Refund Eligibility

Refunds will only be considered under the following limited circumstances:

- **Technical Malfunctions:** Where a verified and material technical malfunction of the Company’s systems or platform directly prevents the User from accessing the subscribed Services, and such malfunction is solely attributable to the Company.
- **Billing Errors:** Where the User has been incorrectly charged due to a verified billing error caused by the Company.
- **Unauthorized Transactions:** Where charges are shown to result from unauthorized use of the User’s payment method, subject to verification.
- **Failure to Provide Services:** Where the Company has failed to deliver the Services as explicitly described in the Terms of Use or subscription agreement.

Refunds are strictly limited to the circumstances expressly outlined above.

3. Non-Eligibility for Refunds

Refunds will not be granted in the following situations:

- **User Error:** Incorrect account information, wrong plan selection, or other errors made by the User.
- **Change of Mind:** Decisions to cancel for personal reasons, loss of interest, or voluntary discontinuation.
- **Rule Violations:** Breach of the Company’s Terms of Use, subscription rules, or applicable laws.
- **Trading Performance:** Any losses, gains, or outcomes resulting from the automated trading strategies.
- **Third-Party Issues:** Interruptions caused by Binance, payment processors, or other third-party services.
- **Partial Service Use:** Access or partial use of the Services during the billing period.

4. Changes to Subscription Plans

- **Cancellation:** Users may cancel subscriptions at any time via their Binance account. Cancellations take effect at the start of the next billing cycle. No refunds are provided for the remainder of the current month.
- **Upgrades:** If a User upgrades to a higher subscription plan mid-cycle, the price difference for the current month will be charged on a prorated basis, and the full fee for the new plan will apply from the next billing cycle.
- **Downgrades:** If a User downgrades to a lower plan mid-cycle, no refund is provided for the current month. The downgraded plan takes effect at the start of the next billing cycle.

5. Refund Request Procedure

To request a refund under eligible circumstances, Users must contact the Company's Customer Support within three (3) calendar days of the event giving rise to the claim. The request should include:

- Full name and account details;
- Clear description of the issue;
- Supporting documentation (transaction records, screenshots, or billing statements).

Incomplete or unverifiable requests may be denied at the Company's discretion.

6. Refund Process

Upon receipt of a valid request, the Company will review and investigate the circumstances. Users may be asked to provide additional information. Approved refunds will generally be processed within fifteen (15) business days to the original payment method. The Company is not responsible for delays caused by banks or payment processors.

7. Policy Updates

The Company may update this Refund Policy from time to time to reflect changes in its practices, the Services, or applicable laws and regulations. Any updates will be posted on the Website, and the "Last Updated" date will be revised accordingly. Your continued use of the Website or Services following the publication of changes constitutes your acceptance of the updated Refund Policy. Users are encouraged to review this Refund Policy periodically to stay informed of any modifications.

8. Governing Law and Jurisdiction

This Refund Policy, and any matters arising out of or in connection with it, shall be governed by, and construed in accordance with, the laws of the United Arab Emirates.

Any disputes, claims, or proceedings arising under or relating to this Policy shall be submitted exclusively to the competent courts of the United Arab Emirates. By using the Website and Services, you irrevocably submit to the jurisdiction of such courts and waive any objections to such venue or jurisdiction.

9. Contact Information

If you have questions about this Refund Policy or believe you may be eligible for a refund under the limited exceptions listed above, you may contact the Company at:

Email: Paragonx.css@gmail.com

WhatsApp: +971 052 891 9371