

At **INVI® Gold Trading L.L.C.**, we are committed to providing a transparent and fair experience for all our clients. Please read this Refund & Return Policy carefully before making any transactions on our platform.

1. Refund Policy

- 1.1. All purchases and payments made through the INVI® platform are **final and non-refundable** once the transaction is completed.
- 1.2. Due to the real-time fluctuations of precious metal market prices, we do not offer refunds, reversals, or modifications to confirmed transactions under any circumstances.
- 1.3. In the event of a transaction that is **incorrectly processed due to a system error or technical issue on our platform**, we will conduct a full investigation and take corrective actions. If a refund is warranted due to such an error, it will be processed within **five (5) business days** after the investigation is concluded.
- 1.4. INVI® is not responsible for refunding transactions arising from user errors, including but not limited to:
 - Incorrect order placement.
 - Failure to understand market risks.
 - Providing incorrect delivery or payment details.
- 1.5. Refunds, if applicable, will be credited **only to the original payment method** used for the transaction. Refunds to alternative payment methods are **not permitted**.

2. Return & Delivery Failure Policy

- 2.1. If you have requested the **physical delivery** of purchased precious metals, please ensure that accurate delivery information is provided.
- 2.2. In case the **first delivery attempt fails**, we or our authorized courier partner will contact you to arrange a second delivery. Please note that **re-delivery fees may apply**.
- 2.3. If the second delivery attempt also fails, your delivery request will be automatically cancelled, and the value of the undelivered precious metal will be refunded to your INVI® account within three (3) business days.
- 2.4. Should you still wish to receive the physical delivery after a failed second attempt, you will need to **submit a new delivery request**, and applicable delivery fees will be charged again.
- 2.5. INVI® is not responsible for delays or failures in delivery caused by:
 - Incorrect or incomplete delivery information provided by the client.
 - Failure to be available to receive the delivery.
 - Force majeure events (natural disasters, political unrest, pandemics, etc.).
 - Actions of third-party courier services.

3. Special Cases & Exceptions

- 3.1. In cases of **unauthorized transactions** or **suspected fraudulent activity**, please notify us immediately at support@invi.ae. We will initiate an investigation, and if fraud is confirmed, appropriate corrective measures will be taken.
- 3.2. INVI® reserves the right to **deny any refund or return requests** that are inconsistent with this policy or involve suspected abuse of the platform.

By using our services, you acknowledge that you have read, understood, and agreed to this Refund & Return Policy.

Thank you for choosing **INVI®**!