REFUNDS POLICY

Last updated on [ ] 2026 (Switzerland, version 1.0)

1. This Refund Policy outlines Trustyfi's rules regarding refunds. For the full definition of the capitalised words in this Refund Policy, please refer to our Terms of Service. Please read them along with the Risk Disclosure regarding the risks associated with Crypto-assets and our Services before initiating any transaction on the Platform.

2. Given the unique characteristics of crypto-assets and crypto-transactions, it's crucial to understand that refunds may only be granted by us under the specific circumstances described below. Otherwise, once You initiate a Transaction, it's considered final and cannot be refunded. Therefore, before making a transaction via the Platform, to minimise errors and ensure a smooth and secure process You should thoroughly verify all the provided details for accuracy, including, but not limited to, the associated digital wallet address or bank account details, the transaction amount, the compatibility of crypto-assets being sent to the receiving wallet or network support, Your control over and access to the payment method, and others.

3. A refund for the **Exchange Transaction** can be requested and considered only:

    a. if an incorrect Exchange Transaction occurs as a result of our failure, *or*

    b. if Your Funds have been successfully deposited to Trustyfi and no further Exchange Transaction was initiated (which means that the Funds in return for Your Deposit have not been sent to Your designated digital wallet address or bank account within the predetermined time frame for executing the Exchange Transaction).

    Refunds for the **Exchange Transactions**, at our sole discretion, may be processed in the same currency as the initial deposit placed to initiate the Transaction, or in the currency previously chosen by You for the Exchange purposes.

4. Refunds are not available in the following cases:

    a. Once a Transaction has been initiated, and Funds have already been sent to the designated bank account or digital wallet address;

    b. If Crypto-assets of one type have been sent to a digital wallet intended for a different type of Crypto-assets (cross-chain deposits);

    c. If either the digital wallet address or bank account details provided by You are incorrect;

    d. Where the Transaction was initiated by indicating the digital wallet address or Blockchain network that does not support the particular type of Crypto-Assets chosen by You;

    e. Where You have no control or access to the digital wallet address or bank account indicated to perform the Transaction;

f. Where You have mistakenly indicated the Transaction amount or any other Transaction details;

g. If the name of the User differs from the name on the payer's account;

h. If a Transaction has been initiated due to a security breach on Your device/Account, or as a result of unauthorised access to Your Account;

i. Where anonymous payment methods have been used;

j. If You were misrepresented or coerced into performing a Transaction by a third party;

k. In any other cases specified in the Trustyfi Terms of Service;

5. Please be aware that once a Transaction has been processed by Trustyfi, it cannot be reversed. Should You wish to revert Your Funds to the original Fiat or Crypto-asset, You must initiate a new Transaction, which will incur applicable Fees.

6. When making payments, You shall adhere to the Trustyfi payment process. If You send funds to Trustyfi and later decide to cancel the Transaction through a third-party financial institution without first contacting Trustyfi, You will be responsible for any associated cancellation costs.

7. To request a refund, please contact Trustyfi via info@trustyfi.ch from the email address associated with your account. Please note that submitting a refund request does not guarantee its approval.

8. Reviewing Your refund request will commence once we have verified Your identity.

9. We will work on processing Your refund request as quickly as we can, but the time it takes may vary depending on the reason for the refund and our current workload.

10. Please note that we can only process Your refund once all the necessary Fees, including those charged by third-party providers and the network, have been paid.

11. Any charges arising upon processing the refund request are borne solely by You. The relevant charges, including the refund processing fee set out in the Supported Assets and Applicable Fees disclosure, are deducted from the final amount of the refund. No refund processing fee is charged where the refund results from Trustyfi’s failure.

12. If we have agreed to a refund, the Funds will be returned via the same payment method used for the initial payment. In some cases (for instance, in cases where Google Pay or similar payment technology was used), Trustyfi may need to request additional details from You and/or request additional identity verification from You. Please be aware that approved refund amounts may take up to 10 days to reach You.

13. Unfortunately, refunds to virtual cards with virtual card numbers are not possible.

14. Where a refund cannot be made because of a legal obligation (for example, an obligation to block assets under Art. 10 AMLA or an order of a competent authority), it will be made once this is permitted by law.

15. This Refunds Policy does not limit any rights You may have under mandatory law, in particular in case of Trustyfi's failure to perform.