

Refund and Return Policy

Effective Date: 04 June 2025

This Refund and Return Policy ("Policy") applies to all products and services offered by:

AFINTRADE sp. z o.o.

Registered Office: ul. Rodziny Hiszpańskich 8 lok. 1.04, 02-685 Warsaw, Poland

Entered into the Register of Entrepreneurs maintained by the District Court for the Capital City of Warsaw

KRS: 0001004413

NIP: 1133078792

REGON: 52375163200000

Email: office@afintrade.pl

Phone: +48 888 34 00 55

1. Right of Withdrawal (Consumers Only)

If you are a consumer residing in the European Union, you have the right to withdraw from a distance contract within 14 days without giving any reason, in accordance with the Consumer Rights Directive (2011/83/EU) and Polish Consumer Law.

The distance contract is deemed concluded upon confirmation of the order by AFINTRADE via email.

To exercise this right, you must inform us of your decision by a clear statement sent to: office@afintrade.pl. You may use the model withdrawal form, but it is not obligatory.

If the withdrawal period applies, we will reimburse all payments received from you, including the cost of delivery (if applicable), without undue delay and no later than 14 days after we are informed of your decision.

Exceptions:

The right of withdrawal does not apply to:

- Services already fully performed, if the performance began with your prior express consent.
- Digital content not supplied on a tangible medium, once the download or streaming has begun with your prior express consent and acknowledgment of waiver of withdrawal right.

2. Returns (If Physical Goods Are Sold)

If we offer physical goods, they may be returned within 14 days from delivery, provided they are unused, undamaged, and in original packaging.

Return Procedure:

- Contact our team at office@afintrade.pl before returning.
- Ship the item back at your own expense to the address we will provide.
- Refund will be issued after inspection of the returned item.

3. Refunds (General Conditions)

We will issue refunds using the same payment method as you used for the transaction, unless explicitly agreed otherwise. Refunds will be processed without undue delay.

Please note:

- Refunds are only issued for eligible purchases and in accordance with this Policy.
- Processing time for refunds may vary depending on your bank or payment provider.

4. Governing Law and Jurisdiction

This Policy shall be governed by the laws of Poland. Any disputes arising from or related to this Policy shall be subject to the exclusive jurisdiction of the Polish courts.

5. Model Withdrawal Form (Optional)

(complete and return this form only if you wish to withdraw from the contract)

To: AFINTRADE sp. z o.o.
ul. Rodziny Hiszpańskich 8 lok. 1.04, 02-685 Warsaw, Poland
Email: office@afintrade.pl

I/We (*) hereby give notice that I/We (*) withdraw from my/our (*) contract of sale of the following goods (*)/for the provision of the following service (*),

Ordered on (*) / received on (*):

Name of consumer(s):

Address of consumer(s):

Signature of consumer(s) (only if this form is notified on paper):

Date:

(*) Delete as appropriate.

6. Contact

For any questions regarding this Policy, please contact:

AFINTRADE sp. z o.o.
Email: office@afintrade.pl
Phone: +48 888 34 00 55