Time Invest – Refund Policy

1. Purpose

This Refund Policy outlines the circumstances under which clients of **Time Invest Ltd** ("Time Invest", "we", "us") may be eligible for refunds of fees, charges, or payments made on the platform.

2. Scope

This policy applies to all clients who use the Time Invest platform for account management, investment services, or related financial transactions.

3. Fees and Charges

Time Invest charges fees as outlined in the **Fee Schedule**, including:

- Account maintenance fees
- Transaction or investment execution fees
- Service-related charges

All fees are disclosed upfront and are non-refundable unless otherwise stated in this Policy.

4. Refund Eligibility

Refunds may be considered under the following circumstances:

1. **Overpayments:** If a client accidentally overpays a fee or charge, the excess amount will be refunded promptly.
2. **Service Errors:** If Time Invest is responsible for a billing or platform error that results in an incorrect charge.
3. **Account Closure:** Unused or uninvested funds in a client account may be returned upon account closure, subject to applicable processing times.

Refunds do **not** apply to:

- Investment losses due to market fluctuations
- Fees for completed transactions
- Third-party charges outside Time Invest's control

5. Refund Process

1. Clients must submit a refund request to [Insert Support Email].
2. Requests should include account details, transaction reference, and reason for the refund.
3. Time Invest will review the request and respond within **14 business days**.
4. Approved refunds will be credited to the original payment method or bank account on file.