

Refund & Disputes Policy

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1. Introduction

This Refund & Disputes Policy explains how Fundscrow manages refunds, transaction disputes, reversals and chargeback-related matters across the services provided through the Fundscrow platform.

Fundscrow offers a range of digital asset services, including cryptocurrency wallets, escrow services, cryptocurrency swaps, virtual cards, on-ramp services, off-ramp services, business accounts, mass payouts, API services and other products introduced from time to time. As a result, the way refunds and disputes are handled may differ depending on the type of service involved.

Fundscrow is a technology platform and, unless expressly stated otherwise, is not the seller, merchant or supplier of goods or services purchased or transacted through the platform. Many services rely upon authorised payment providers, blockchain networks, merchants, liquidity providers and other third-party infrastructure that operate independently of Fundscrow.

Where a transaction involves a third party, refunds and dispute outcomes may also depend upon the rules, procedures and decisions of those third parties. Fundscrow will make reasonable efforts to assist customers where appropriate but cannot guarantee that every refund request or dispute will result in the recovery of funds.

Customers are responsible for reviewing their transaction history regularly and notifying Fundscrow as soon as reasonably practicable if they believe that a transaction has been processed incorrectly, remains outstanding or has been carried out without their authorisation.

The procedures described in this Refund & Disputes Policy should be read together with the Fundscrow Terms and Conditions, Privacy Policy, AML & Compliance Policy, Risk Disclosure and Cookies Policy. Together, these documents form the legal framework governing your use of the Fundscrow platform.

By using the Fundscrow platform, you acknowledge that the resolution of refunds, disputes and transaction enquiries may depend upon the nature of the service used, the parties involved and the operational requirements of authorised service providers beyond Fundscrow's direct control.

2. Refunds

Refunds are handled differently depending on the Fundscrow service used and the nature of the underlying transaction. Certain transactions may be eligible for a refund, while others are irreversible due to the characteristics of blockchain technology or the rules of the applicable payment network.

Where a transaction involves the purchase of goods or services from a third party, the decision to approve a refund rests with the relevant merchant or service provider. Fundscrow cannot require a merchant to issue a refund and is not responsible for the merchant's refund policies or business practices.

For virtual card transactions, approved refunds are generally processed through the applicable payment network and authorised card programme. Processing times depend on the merchant, payment network and card infrastructure providers and may vary from one transaction to another.

Cryptocurrency transactions, including wallet transfers and completed blockchain transactions, are generally irreversible and cannot normally be refunded once confirmed by the relevant blockchain network.

Refunds relating to escrow transactions will be governed by the escrow instructions agreed between the parties or, where applicable, the outcome of the Fundscrow dispute resolution process. Escrowed digital assets will only be released or returned in accordance with the agreed transaction terms or a valid dispute determination.

Where on-ramp or off-ramp services are used, refund eligibility will depend upon the stage at which the transaction is interrupted and the procedures of the authorised payment provider responsible for processing the transaction.

If a transaction fails before completion due to a technical issue attributable to Fundscrow, we will take reasonable steps to restore the affected transaction or, where appropriate, return any eligible funds in accordance with the relevant service procedures.

Customers are responsible for ensuring that wallet addresses, blockchain networks, payment details and transaction information are correct before confirming any transaction. Fundscrow is not responsible for losses resulting from incorrect information provided by the customer.

Fundscrow may request additional information before investigating a refund request, including transaction references, blockchain transaction IDs, merchant correspondence, invoices, payment confirmations or any other information reasonably required to assess the request.

The submission of a refund request does not guarantee that a refund will be approved. Each request is assessed individually in accordance with the nature of the service used, the applicable contractual arrangements, payment network rules and the operational requirements of authorised service providers.

3. Reversals

A reversal occurs when a transaction is cancelled before final settlement or where an authorised payment is released without being completed. Reversals are different from refunds, as they generally relate to transactions that have not yet been fully processed.

The availability of reversals depends on the type of Fundscrow service used and the procedures of the relevant payment network, merchant, blockchain infrastructure or authorised service provider.

For virtual card transactions, merchants may place temporary authorisation holds before completing a payment. If the transaction is cancelled or not completed, the authorisation may be released and the reserved amount made available again in accordance with the applicable payment network rules.

Fundscrow does not control when a merchant releases an authorisation or when a payment network processes a reversal. Processing times vary and may depend upon the merchant, the payment network, authorised card programme providers and other third parties.

Blockchain transactions cannot normally be reversed once they have been confirmed by the relevant blockchain network. Customers should therefore verify all transaction details carefully before authorising any cryptocurrency transfer.

Where an on-ramp or off-ramp transaction cannot be completed before settlement, the authorised payment provider may cancel the transaction and return any eligible funds in accordance with its operational procedures.

Customers should avoid submitting duplicate transactions whilst an earlier payment remains pending, as this may result in multiple authorisation holds or duplicate processing requests.

If a customer believes that a transaction has remained pending for an unreasonable period, Fundscrow may investigate the matter and, where appropriate, liaise with the relevant authorised service provider to determine the status of the transaction.

Fundscrow may request supporting information, including transaction references, merchant details, blockchain transaction identifiers or payment confirmations, before commencing an investigation into a pending or delayed transaction.

The successful processing of any reversal remains subject to the procedures of the applicable payment network, blockchain infrastructure, merchant or authorised service provider. Fundscrow cannot manually reverse completed blockchain transactions or remove valid authorisation holds that remain under the control of third parties.

4. Chargebacks

Certain Fundscrow services, particularly virtual card services, may be subject to the chargeback procedures of the applicable payment network. A chargeback is a formal dispute process through which an eligible card transaction may be challenged where a transaction cannot be resolved directly with the merchant.

Chargebacks are governed by the rules of the relevant payment network and authorised card programme providers. Not every transaction is eligible for a chargeback, and the availability of this process depends upon the nature of the transaction and the applicable network rules.

Before requesting a chargeback, customers should first attempt to resolve the matter directly with the merchant. Many issues, including duplicate charges, billing errors, cancelled orders or non-delivery of goods or services, can often be resolved without initiating a formal dispute.

Where a merchant fails to resolve a legitimate dispute, Fundscrow may assist in determining whether the transaction may qualify for a chargeback. The submission of a chargeback request does not guarantee that the dispute will be accepted or that the disputed funds will be recovered.

Customers may be required to provide supporting documentation, including transaction receipts, invoices, order confirmations, correspondence with the merchant, proof of cancellation, screenshots or any other information reasonably necessary to assess the claim.

Failure to provide requested information within the applicable time limits may result in the chargeback request being rejected or closed.

Fundscrow reserves the right to decline to submit a chargeback where the transaction falls outside the applicable payment network rules, where insufficient evidence is available or where the request is considered fraudulent, abusive or otherwise inconsistent with these Terms and Conditions.

The outcome of a chargeback is determined by the applicable payment network and the parties involved in the dispute. Fundscrow does not control the final decision and cannot guarantee that disputed funds will be returned.

Where applicable, administrative fees or costs imposed by authorised card programme providers or payment networks in connection with a chargeback may be passed on to the customer in accordance with Fundscrow's published fee schedule.

Fundscrow maintains records of all chargeback requests, supporting documentation, correspondence and decisions to support dispute resolution, compliance obligations and the ongoing protection of the Fundscrow platform.

5. Unauthorised transactions

If you believe that a transaction has been carried out through your Fundscrow account without your authorisation, you must notify Fundscrow as soon as reasonably practicable after becoming aware of the transaction.

Prompt reporting allows Fundscrow to investigate the matter, apply appropriate security measures and determine whether any recovery options may be available under the relevant service or payment network procedures.

If you suspect that your account, wallet, virtual card or authentication credentials have been compromised, you should immediately secure your account using the available security features and contact Fundscrow without undue delay.

Upon receiving a report of an unauthorised transaction, Fundscrow may temporarily restrict access to affected services, suspend virtual cards, delay withdrawals or apply additional security measures whilst an investigation is conducted.

Customers may be required to provide information relating to the disputed transaction, including transaction references, wallet addresses, blockchain transaction identifiers, merchant information, payment confirmations or any other documentation reasonably necessary to investigate the matter.

Where appropriate, Fundscrow may also request information relating to the security of your account, including whether your email account, mobile device, authentication methods or login credentials may have been compromised.

The reporting of an unauthorised transaction does not automatically entitle the customer to a refund, reversal or chargeback. Each matter is assessed individually based on the available evidence, the nature of the service used, applicable contractual arrangements and, where relevant, the rules of the applicable payment network.

Fundscrow is not responsible for transactions that have been authorised by the customer or by any individual to whom the customer has voluntarily disclosed account credentials, authentication codes, virtual card details or other security information.

Fundscrow reserves the right to reject claims relating to unauthorised transactions where there is evidence of fraud, deliberate misuse, material negligence, false reporting or a failure by the customer to take reasonable steps to protect the security of their account.

Customers are encouraged to review their account activity regularly and report suspicious or unauthorised activity without delay. Prompt reporting improves Fundscrow's ability to investigate the matter and, where possible, assist in protecting customer assets and platform security.

6. Dispute process

If you believe that a transaction has been processed incorrectly or that you have a valid dispute relating to any Fundscrow service, you should contact Fundscrow as soon as reasonably practicable after becoming aware of the issue.

Before submitting a formal dispute, customers should, where appropriate, attempt to resolve the matter directly with the relevant merchant, counterparty or service provider. Many issues can be resolved more quickly without the need for a formal dispute process.

Where a dispute cannot be resolved directly, Fundscrow may review the matter and determine whether further action is available under the applicable service procedures, payment network rules or platform policies.

The dispute process may apply to eligible wallet services, escrow transactions, virtual card transactions, on-ramp services, off-ramp services or other Fundscrow products where a formal review is appropriate. Certain blockchain transactions, however, are irreversible and may not be capable of being disputed once confirmed by the relevant blockchain network.

Customers should provide all information reasonably necessary to investigate a dispute. This may include transaction references, blockchain transaction identifiers, invoices, contracts, correspondence, screenshots, proof of payment, proof of delivery or any other documentation relevant to the matter.

Fundscrow will review the available information together with any evidence received from authorised service providers, merchants, payment networks or counterparties where applicable. Additional information may be requested during the investigation if further clarification is required.

The time required to investigate a dispute depends upon the nature of the transaction, the services involved, the responsiveness of third parties and the complexity of the issues under review. Fundscrow cannot guarantee that disputes will be resolved within a particular timeframe.

Where appropriate, Fundscrow may facilitate communication between the parties, assist with transaction reviews or, in the case of escrow services, administer the dispute process in accordance with the applicable escrow terms. Fundscrow does not act as a court, arbitrator or legal representative and its role is limited to the administration of services provided through the platform.

Fundscrow reserves the right to reject disputes that are unsupported by sufficient evidence, submitted outside applicable time limits, relate to irreversible blockchain transactions or are considered fraudulent, abusive or otherwise inconsistent with these Terms and Conditions.

All disputes, supporting documentation, investigation records and correspondence are retained in accordance with Fundscrow's record retention procedures and may be used for compliance, legal, operational and fraud prevention purposes.

7. Processing times

Fundscrow aims to investigate refund requests, transaction enquiries and disputes as efficiently as reasonably practicable. However, the time required to resolve a matter depends on the type of service involved, the complexity of the issue and the participation of third parties.

Certain enquiries may be resolved quickly, whilst others require information from merchants, counterparties, payment providers, blockchain networks, liquidity providers, card programme managers or other authorised service providers before a final outcome can be determined.

Processing times for refunds depend upon the relevant service and, where applicable, the procedures of the merchant, payment network or authorised infrastructure provider. Fundscrow cannot control the time taken by third parties to process or return funds.

Investigations relating to escrow transactions, virtual cards, on-ramp services, off-ramp services or other platform services may require additional verification or supporting documentation before they can be completed.

Where Fundscrow requests further information, customers should respond promptly and provide complete and accurate documentation. Delays in providing requested information may extend the investigation or prevent the matter from being resolved.

Certain investigations may also be delayed due to compliance reviews, security assessments, legal obligations, banking holidays, blockchain congestion, technical incidents or operational events affecting authorised service providers.

Fundscrow will make reasonable efforts to keep customers informed where a request remains under review for an extended period. However, we may be unable to provide detailed updates where doing so would compromise security measures, compliance procedures or ongoing investigations.

The submission of a refund request, dispute or transaction enquiry does not guarantee that funds will be recovered or that a particular outcome will be achieved. Each matter is assessed individually based on the available information and the procedures applicable to the relevant service.

Once an investigation has been completed, Fundscrow will notify the customer of the outcome through the platform, by email or through another appropriate communication method where reasonably practicable.

Fundscrow maintains records of investigation timelines, customer communications and dispute outcomes to support operational improvements, compliance obligations, fraud prevention and the continued development of the Fundscrow platform.

8. Complaints

Fundscrow is committed to providing a professional, reliable and transparent service. If you are dissatisfied with any aspect of the Fundscrow platform or the services we provide, you may submit a complaint for review.

Complaints may relate to any Fundscrow service, including digital asset wallets, escrow services, cryptocurrency swaps, virtual cards, on-ramp services, off-ramp services, business accounts, mass payouts, API services or any other product offered through the platform.

Customers should submit complaints as soon as reasonably practicable after becoming aware of the issue. Prompt notification assists Fundscrow in conducting an effective investigation and preserving relevant records where necessary.

When submitting a complaint, customers should provide sufficient information to allow Fundscrow to investigate the matter. This may include account information, transaction references, blockchain transaction identifiers, invoices, contracts, correspondence, screenshots or any other documentation relevant to the complaint.

Upon receipt of a complaint, Fundscrow will acknowledge the matter and begin an internal review. Where appropriate, we may request additional information or clarification before the investigation can proceed.

Complaints are reviewed by the appropriate operational, compliance or customer support personnel depending on the nature of the issue. Where necessary, Fundscrow may obtain information from authorised service providers, payment providers, merchants, counterparties or other relevant third parties to assist with the investigation.

Fundscrow aims to investigate complaints fairly, objectively and within a reasonable period. However, the time required to complete an investigation will depend upon the complexity of the matter, the responsiveness of third parties and any legal or compliance requirements applicable to the complaint.

Where Fundscrow determines that an operational error has occurred within our control, we will take reasonable steps to correct the matter in accordance with applicable law, these Terms and Conditions and the procedures relevant to the affected service.

Submitting a complaint does not prevent Fundscrow from continuing to apply compliance reviews, fraud prevention measures, security controls or account restrictions where such action is reasonably necessary to protect the platform or comply with applicable legal obligations.

If you remain dissatisfied after Fundscrow has completed its review, you may have additional rights under applicable law to pursue other remedies or refer the matter to the appropriate authority where such rights are available.

9. Changes to this Refund & Disputes Policy

Fundscrow reserves the right to amend, update or replace this Refund & Disputes Policy at any time to reflect changes in applicable laws, regulatory requirements, operational procedures, payment network rules, authorised service providers or the services offered through the Fundscrow platform.

As the Fundscrow ecosystem continues to develop, new products, payment solutions and digital asset services may be introduced. Where these developments affect the way refunds, disputes, reversals or chargebacks are handled, this policy will be updated accordingly.

Fundscrow continually reviews its operational procedures to ensure that refund and dispute processes remain fair, efficient and appropriate for the services provided. Changes may also be introduced to improve customer protection, strengthen fraud prevention, enhance security or reflect changes implemented by authorised infrastructure providers.

The latest version of this Refund & Disputes Policy will always be published on the Fundscrow website together with the date on which it became effective.

Where changes materially affect customer rights or the operation of the refund and dispute process, Fundscrow will, where reasonably practicable, provide notice through the platform, by email or through other appropriate communication channels.

Your continued use of the Fundscrow platform after an updated Refund & Disputes Policy becomes effective constitutes your acceptance of the revised policy to the extent permitted by applicable law.

Nothing in this section limits Fundscrow's right to implement immediate changes where necessary to comply with applicable law, regulatory requirements, payment network rules, security incidents or contractual obligations imposed by authorised service providers.

10. Contact us

If you have any questions regarding this Refund & Disputes Policy or require assistance with a refund, reversal, dispute or transaction enquiry, you may contact Fundscrow through the official contact details published on the Fundscrow website or through your registered Fundscrow account.

Fundscrow aims to respond to customer enquiries promptly and will make reasonable efforts to investigate all refund requests, disputes and complaints fairly and objectively.

Where your enquiry relates to a specific transaction, Fundscrow may request additional information to verify your identity and obtain sufficient details to investigate the matter. This may include transaction references, blockchain transaction identifiers, invoices, contracts, correspondence or other relevant documentation.

For security, legal and operational reasons, Fundscrow may be unable to disclose confidential information relating to internal investigation procedures, fraud prevention systems, compliance reviews, payment network processes or cybersecurity controls.

Nothing in this Refund & Disputes Policy limits any rights or remedies available to customers under applicable law or prevents customers from seeking independent legal advice or contacting a competent authority where such rights are available.