
Cancellation, Return and Refund Policy



Risk Warning: Smart Contracts and Digital Assets

Trading with smart contracts, decentralized protocols, and digital assets carries a high level of risk due to extreme market volatility, the technical complexity of blockchain architecture, and the irreversible nature of transactions, which can result in the total loss of deposited funds. You also accept that, as there are no intermediaries or central authorities, you are solely responsible for the security of your private keys and the decisions you make; therefore, it is imperative that you fully understand the technological risks.

Last updated: [October 2025]

1. Introduction

This Cancellation, Return, and Refund Policy governs the terms and conditions applicable to account cancellation, termination of use of the Platform, and requests related to returns or refunds within Inverza Smart (hereinafter, the “Platform”). This Policy is issued in accordance with the Terms and Conditions, Privacy Notice, Risk Policies, Privacy Policy, Risk Notice and Warning, and the nature of financial markets, as well as the use of technological infrastructure based on blockchain and Smart Contracts.

2. Knowledge and Acceptance of Risks

The User expressly acknowledges and accepts that:

- Financial markets involve high risks, including the possibility of partial or total (100%) loss of invested capital. Transactions carried out through the Platform are subject to volatility, variable liquidity, external events, and unpredictable market conditions. Inverza Smart does not guarantee returns, financial results, or preservation of capital.
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Therefore, the User declares that they understand that the total loss of capital does not constitute a breach, nor does it generate any right to claim, return or refund.

3. Nature of the Services

Inverza Smart is a technological and educational platform that facilitates access to digital tools, informational content, and automated execution mechanisms, without assuming control over the User's decisions or the resulting outcomes. Transactions can be executed using Smart Contracts, which operate automatically and irreversibly according to their programming.

4. Account Cancellation Policy 4.1

Cancellation by User Decision

Cancellation is understood as the User's voluntary decision to partially or completely close their account, cease using the Platform, or discontinue trading, regardless of whether or not there is an available balance. The User may request account cancellation provided that: There are no active, blocked, or pending transactions. Internal closure and verification procedures have been completed.

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Cancellation of the account does not imply an automatic return of capital, nor does it affect the outcome of previously executed operations.

4.2 Cancellation by Inverza Smart

Inverza Smart may cancel, suspend or limit access to the User's account when:

- There is evidence of misuse, fraudulent use, or use contrary to the Terms and
- Conditions. It is necessary to protect the security, integrity, or stability of the ecosystem.
- Technical, operational, or maintenance actions are required.

Cancellation or suspension of the account for these reasons does not generate the right to a refund or reimbursement, unless expressly stated otherwise.

5. Returns

Given that the User participates in risky financial markets and that the operations are executed according to their own decisions:

- No refunds are issued for losses incurred due to market fluctuations. Refunds are not permitted
- for price fluctuations, liquidations, margins, volatility, or external events. No refunds are due when capital has been totally or partially lost as a result of trading.
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The User accepts that any economic loss is part of the inherent risk assumed.

6. Refunds

Refunds may only be considered in exceptional cases, duly accredited and verified by Inverza Smart, when extraordinary circumstances directly arise

attributable to the Platform, and not to User decisions or market conditions. These assumptions include, but are not limited to, the following:

a) Serious technical error directly attributable to the Platform

Any verifiable failure in the systems, technological infrastructure or internal processes of Inverza Smart that: will be considered a serious technical error

- Completely prevents the provision of the contracted service. Generates an incorrect execution not
- foreseen by the system's logic. Or causes a direct impact on the User without any intervention,
- action, or omission on their part.

The following will not be considered serious technical errors, among others:

- Failures inherent to external blockchain networks. Network congestion, latency,
- forks, node or validator outages. Errors arising from Smart Contracts operating
- according to their programming. Market events, volatility, automatic liquidations, or
- price losses. Errors caused by the User's misuse of the Platform.
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The existence of a serious technical error must be verified internally by Inverza Smart and its evaluation does not automatically guarantee the entitlement to a refund.

b) Duly proven duplicate collection

Duplicate billing will be understood as the situation in which:

- More than one charge has been made for the same concept, in the same period of time, without
- said additional charge corresponding to a different operation, additional service or valid execution
- within the Platform.

For the evaluation of this assumption, the User must provide sufficient information to verify the duplication, including payment receipts, transaction identifiers or other relevant data.

Duplicate charges will not be considered:

- . Charges associated with independent transactions. Legitimate commissions
- . duly disclosed. Charges arising from conversions, network commissions, or
- . third-party costs.

6.1 General Exclusion of Refunds

No refunds will be issued in the following cases:

- . Total or partial loss of capital due to market conditions.
- . Unexpected financial results. User's investment decisions.
- . Voluntary account cancellation. Cessation of operations by
- . User decision.
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6.2 Exceptional Cases

Refunds may only be considered in exceptional and duly documented cases, such as:

- . Serious technical errors directly attributable to the Platform. Proven
- . duplication of charges not associated with market operations.

The evaluation will be carried out on a case-by-case basis and does not constitute a precedent or general obligation.

7. Available Balance at Time of Cancellation

If a User requests account cancellation and there is an available balance not committed to transactions, that balance may be managed according to the Platform's operating procedures, provided it is technically feasible and does not violate internal, technological, or contractual restrictions. This does not apply to capital already invested, lost, or liquidated due to market conditions.

8. Application Procedure

Cancellation requests must be made through the official channels enabled by Inverza Smart, including customer service and complaints mechanisms.

The Platform may require additional information to validate the request and ensure the security of the process.

9. Technological Limitations

The User acknowledges that:

- Transactions executed via smart contracts are automatic and irreversible. It is not
- possible to reverse transactions confirmed on the blockchain. Technical limitations may
- prevent refunds or returns.

10. Policy Modifications

Inverza Smart may modify or update this Policy at any time, based on technological, operational, or market changes. The current version will be available through the Platform's official channels.

11. Acceptance

The use of the Platform, the performance of operations and the request for cancellation imply that the User declares to have read, understood and expressly accepted this Cancellation, Return and Refund Policy.

Inverza Smart “Uniting the traditional and digital financial worlds”