CMC FUNDED

Refund Policy

Version 2.2 | Effective 4 November 2026

Cancellation, cooling-off, courtesy refunds, pass refunds, duplicate charges and payment corrections for CMC Markets Funded services.

Operator	True North Tech L.L.C-FZ
Trading name	CMC Markets Funded
Company type	Free Zone Limited Liability Company
Registry	Meydan Free Zone, Dubai, United Arab Emirates
Registration number	2646504
Business licence number	2646504.01
Registered office	Meydan Grandstand, 6th floor, Meydan Road, Nad Al Sheba, Dubai, U.A.E.
CMC Markets relationship	True North Tech L.L.C-FZ operates CMC Markets Funded independently, in conjunction with CMC Markets, under a written commercial agreement. No CMC Markets company operates, sells or guarantees the Services.
Version	2.2
Effective date	4 November 2026

Legal counterparty: True North Tech L.L.C-FZ, trading as CMC Markets Funded.

At a glance

Situation	Refund?
Your Final Pass on a paid challenge is confirmed	Yes. 100% of the Order, under section 2 of the Payout Policy. There is nothing you need to do, and your Reward Stage account stays open.
You ask within 7 calendar days of purchase and have not placed a trade	Yes, a courtesy refund of the whole Order, if the conditions in section 5 are met.
You were charged twice	Yes. We return the duplicate payment in full.
The account was not delivered, could not be used, or did not match your Order, and we could not fix it	Yes, the whole Order (section 8).
You have placed a trade, or the account failed	No, except a pass refund, the cases in clause 3.2, or a right the law gives you.

Situation	Refund?
A law in your country gives you a cooling-off right that you have not lost	Yes, as the law requires.

1. Who we are and what this Policy covers

1.1 This Policy applies to fees and payments for the Website, the Client Area, the Evaluation Programme, the Reward Stage and related digital services provided by True North Tech L.L.C-FZ, trading as CMC Markets Funded.

1.2 It covers cancellation, cooling-off, courtesy refunds, pass refunds, duplicate-payment corrections and similar money remedies. Rewards are covered by the Payout Policy, not this Policy.

1.3 Words used. "Order" means one purchase and everything bought in it, including add-ons. "Activated" means you have placed your first simulated trade on the account (General Terms 5.8.2). "Business Day" means Monday to Friday, except public holidays observed in the United Arab Emirates; Business Day deadlines end at midnight UAE time (UTC+4). Other capitalised words have the meaning given in the General Terms.

2. What you are buying

2.1 Our Services are digital, educational, analytical and evaluative, and are delivered through simulated trading only. They are not brokerage, client-money, deposit or custody services.

2.2 Your trading account and its login are created as soon as your payment completes (General Terms 14.2). That is why most refund rights end once you place your first trade, subject always to any rights the law gives you.

3. The basic rule

3.1 Before you place your first trade, you can get a courtesy refund under section 5.

3.2 Once you have placed your first trade on an account, the fee for that Order is not refundable, except for: (a) a pass refund (section 4); (b) a duplicate or unauthorised charge (section 6); (c) a service failure we could not fix (section 8); (d) failed identity checks that were not your fault (clause 7.2); (e) a product we withdraw (clause 3.4); or (f) a right the law gives you (clause 3.5).

3.3 Every refund covers the whole Order, including add-ons. We never refund part of an Order, or an add-on on its own.

3.4 If we cancel your Order before you place your first trade, or we withdraw a product under General Terms 15.6 and cannot offer you a way to finish it, we refund the whole Order.

3.5 Cooling-off rights. If you are a consumer and the law where you live gives you a right to cancel a digital service bought online, you keep that right as the law sets it out. Clause 14 of the General Terms explains how it works, including when it may be lost once you start trading.

3.6 We may also agree a goodwill refund in a case not listed here. A goodwill refund does not give you, or anyone else, a right to one in future.

4. Pass refund

4.1 When your Final Pass is confirmed on a paid challenge that leads to the Reward Stage, there is nothing you need to do. We start the refund ourselves and return 100% of the fee you paid for that Order, including any add-ons. Sections 2 and 3 of the Payout Policy set out the full rules, including timing and payment routes.

4.2 A pass refund does not close your account. Your Reward Stage account, its add-ons and your results stay in place. Clause 13.3 of this Policy does not apply to a pass refund.

4.3 Any product that gives direct entry to the Reward Stage, if we offer one, has no evaluation to pass and so has no pass refund, unless the Order says otherwise.

4.4 A Reward is not a refund, and a pass refund is not a Reward. Receiving one does not reduce the other.

5. Courtesy refund before your first trade

5.1 We will refund the whole Order if all of these are true:

(a) you ask within 7 calendar days of the purchase date;

(b) no simulated trade has been placed on the account;

(c) the account has not been passed, failed or reset; and

(d) the Order is not under review for fraud, sanctions, a payment dispute, false identity, abuse of an affiliate or referral offer, or holding accounts beyond any allocation limit published in the Programme Rules.

5.2 If the account was given to you free, or was fully sponsored, there is no fee to refund.

6. Duplicate and unauthorised charges

6.1 If you were charged twice for the same Order, we return the duplicate payment in full once we have matched both payments.

6.2 If our review confirms that a payment was not authorised by the cardholder or account holder, we refund it and close the account bought with it.

7. When we do not refund

7.1 Except for the cases in clause 3.2, we do not refund an Order if:

(a) a simulated trade has been placed on the account;

(b) the account has been passed (other than for the pass refund), failed or reset;

(c) you broke a rule, broke the General Terms or became ineligible;

(d) you are unhappy with your trading results, market conditions or not passing;

(e) a lower price or a new promotion appeared after you bought; or

(f) the Order is restricted because of fraud, sanctions, a stolen payment method, false documents, prohibited conduct or repeated unfounded chargebacks.

7.2 Identity checks. If you cannot complete our identity checks for a reason that is not your fault, and you have not broken the General Terms, we refund the whole Order. Examples: our verification provider does not support your valid identity document, or your country is added to our list of Restricted Jurisdictions after you bought. We do not refund if the checks fail because information you gave us was false, inconsistent or belonged to someone else.

8. Technical problems and service failures

8.1 If you have a technical problem, a wrong price, a provisioning problem or a similar fault, tell us at support@cmcmarketsfunded.com as soon as you can.

8.2 A service failure means that: the account was not delivered; the account could not be used for trading because of a fault on our side or the Platform's; or the account's settings (product, account size, leverage, add-ons or rules) did not match your Order.

8.3 We first try to fix a service failure by repairing the account, issuing a corrected replacement or resetting it. If none of these fixes it, we refund the whole Order.

8.4 If you kept trading after you knew about a fault, and that made its effect bigger, we may reduce the remedy by the part caused by your continued trading, unless the law requires otherwise.

9. Add-ons, resets and promotions

9.1 Add-ons bought with a challenge are part of that Order. They are refunded only with it, and always in full.

9.2 Coupons, vouchers, credits and promotional balances are personal to you and have no cash value. They do not expire unless we show an expiry date when we issue them. We may withdraw them if they are abused.

10. How we pay a refund

10.1 We return refunds to the card or payment account you paid with, through our payment provider. Payments made with cryptocurrency are refunded under section 3 of the Payout Policy.

10.2 If a refund cannot be returned that way, we contact you to agree another method, may ask you to show that the receiving account or wallet is yours, and return the full US dollar amount you paid.

10.3 We charge no refund fee and return the full amount paid for the Order. Your bank or card issuer may apply its own charges or exchange rate when it credits the refund.

11. Fraud, chargebacks and compliance

11.1 We may refuse, hold or reverse a refund where there is a chargeback, a fraud alert, a sanctions issue, an identity mismatch, a wallet-screening issue, false documents, accounts held beyond any allocation limit, or abuse of an affiliate or referral offer. We tell you which of these applies, unless the law prevents us from doing so.

11.2 If you dispute a payment with your bank, card issuer, payment provider, wallet provider or exchange, we may suspend the account bought with that payment while the dispute is open. Your other accounts, and any Reward already approved on them, are not affected, except where clause 13.4 of the Payout Policy allows a hold.

12. CMC Markets is a separate company

12.1 CMC Markets Funded is operated by True North Tech L.L.C-FZ. Your purchase and any refund request are with us, not with any CMC Markets group company.

12.2 True North Tech L.L.C-FZ is independent and is not owned or controlled by any CMC Markets group company. It operates CMC Markets Funded in conjunction with CMC Markets under a written commercial agreement.

12.3 No CMC Markets group company sells the simulated evaluation service, receives the purchase price, processes refunds for us, or guarantees any refund, Reward, payment timing or result.

12.4 Use of the CMC Markets Funded name and approved CMC Markets brand elements does not make you a client of, or create any partnership or agency with, any CMC Markets group company.

13. How to ask, and how long it takes

13.1 How to ask. Email support@cmcmarketsfunded.com with your order number, payment reference, registered email address and a short reason. Where needed to prevent fraud, we may ask for proof of payment, proof that a wallet or bank account is yours, or identity checks.

13.2 Timing. We acknowledge your request within 2 Business Days and decide within 10 Business Days of having the information we need. A decision can take longer only where a documented legal restriction or an outside verification step prevents it; we then tell you the reason and update you at least every 2 Business Days. Once a refund is approved, we send it within 14 calendar days, or sooner if the law requires. Your bank, card issuer, provider or exchange decides when the money appears.

13.3 Your account after a refund. When we refund an Order for any reason other than a pass refund, the account bought with it is closed. You can no longer sign in to it or trade on it, and its progress ends. We confirm every refund by email.

14. Changes to this Policy

14.1 We may update this Policy for changes in law, payment methods, service design, fraud patterns or provider requirements. The version in force when you bought applies to that purchase. A later version applies instead only if it is better for you, or if the law, security or fraud prevention requires it.

15. Contact

15.1 For questions or refund requests, email support@cmcmarketsfunded.com or use support in the Client Area.