

Refund Policy

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Daycano is a trade name of K&L Rock Simulations s.r.o., ID No. 300 34 221, Jičínská 226/17, Žižkov, 130 00 Prague 3, Czech Republic. All trading takes place in a simulated environment; rewards are paid according to the programme rules.

This Refund Policy forms part of the Daycano Terms of Service (Terms of Service, Section 3). It explains when the Programme Fee is refunded and how to ask for a refund. It does not limit any right you have under mandatory consumer protection law.

1. The Programme Fee

1.1 The Programme Fee is a one-time fee for access to a simulated trading evaluation. It is not a deposit, an investment or a payment for the allocation of capital. The amount is stated in the Price List at daycano.com/en/pricing; the price shown at checkout when you place your order applies to that order.

1.2 This Policy governs refunds of the Programme Fee. It does not govern the refund of the price you actually paid for the Challenge, after any discount and excluding surcharges for add-ons, together with your first approved Performance Reward payout, which is a feature of the Programme itself and is set out in the Challenge Rules, Section 4.

2. Statutory Right of Withdrawal (Consumers)

2.1 If you are a Consumer, you have a statutory right to withdraw from the contract within 14 days of its conclusion, as set out in the Terms of Service, Section 8, and in the Withdrawal Notice.

2.2 We make your Programme account available before the withdrawal period ends only if you expressly ask for this at checkout. If you withdraw after access has been provided, you pay a proportionate part of the price for the Services provided up to your withdrawal, and we refund the rest. Your right of withdrawal ends once the Services have been provided in full, which is when your Challenge ends (Terms of Service, Section 8.3).

2.3 If you have not opened any simulated position, you receive a full refund without any deduction (Section 3).

2.4 You can withdraw using the "Withdraw from contract" function in your account dashboard, by sending the Model Withdrawal Form, or by any other clear statement sent to admin@daycano.com.

3. No-Trade Refund (14 Days)

3.1 In addition to your statutory rights, we refund the Programme Fee in full if all of the following conditions are met:

- (a) you ask for the refund within 14 days of concluding the contract for the Programme;
- (b) no simulated position has been opened on the Programme account; placing, modifying or cancelling a pending order that was never filled does not count as opening a position; and
- (c) the account has not been suspended or terminated under the Terms of Service, Section 7 or 12.

3.2 The no-trade refund is available for every payment method offered at checkout and to business customers as well as Consumers.

3.3 We may decline a no-trade refund where it is used repeatedly in a way that indicates abuse, in particular where the same person has already received no-trade refunds for [three] Programmes within the preceding 12 months. This does not affect your statutory right of withdrawal.

3.4 When a no-trade refund is made, the Programme account is closed.

4. Other Refunds

4.1 We also refund the Programme Fee, in full or in the relevant part, where:

- (a) you were charged more than once for the same order (duplicate charge);
- (b) we are unable to make your Programme account available within [5 business days] of confirmed payment, despite your contacting our support; or
- (c) you are entitled to a refund or a price reduction because the Services were not supplied in conformity with the contract (Terms of Service, Section 18), or under any other provision of mandatory law.

4.2 Where a problem can be fixed, we will first offer to fix it, unless you are entitled by law to choose a refund.

5. When the Programme Fee Is Not Refunded

Except where Section 2, 3 or 4 applies or mandatory law requires otherwise, the Programme Fee is not refunded in the following cases:

- (a) you close the account after a simulated position has been opened;
- (b) you do not meet the profit target, loss limits or other conditions of the Programme;
- (c) you stop participating in the Programme of your own choice;
- (d) the account is terminated because you breached the Terms of Service;
- (e) the account is terminated because identity verification under the AML/KYC Policy could not be completed;
- (f) the account is terminated because you circumvented the geographic restrictions in the Restricted Countries List;
- (g) you are dissatisfied with the Programme parameters, rules or trading conditions that were disclosed before purchase;
- (h) you do not use the account after purchase and the period under Section 3 has expired; or
- (i) you engaged in a Prohibited Trading Practice.

6. Chargebacks and Payment Disputes

6.1 If you believe a charge is wrong, please contact admin@daycano.com first. Most issues can be resolved faster that way than through a chargeback. This does not limit your right to dispute a payment with your bank or payment provider.

6.2 If a chargeback is raised for a Programme Fee, the related Programme account may be suspended until the dispute is resolved. If a chargeback is found to be fraudulent or made in bad faith, we may terminate your account under the Terms of Service, Section 12, and claim compensation for the loss caused to us to the extent permitted by law.

7. How to Request a Refund

7.1 To withdraw from the contract, use one of the methods in Section 2.4. For a refund under Section 3 or 4, write to admin@daycano.com with your order number, your account ID and the email address used at checkout. A refund request under Section 3 is on time if you send it within the 14-day period.

7.2 We confirm receipt of your request without undue delay. Refunds are made without undue delay and in any event within 14 days of receipt of a valid request, using the same payment method you used, unless you expressly agree otherwise. We do not charge any fee for the refund.

7.3 For payments made in cryptocurrency, we refund the price in the currency stated at checkout, converted into the same cryptocurrency at the rate applicable on the day of the refund, to the wallet from which the payment was made or to another wallet you confirm in writing. Network fees for the refund transaction are paid by us.

8. Statutory Rights

Nothing in this Policy limits or excludes any right you have under mandatory consumer protection law, including your right of withdrawal and your rights where the Services are not supplied in conformity with the contract.

9. Changes to This Policy

Changes to this Policy are made in accordance with the Terms of Service, Section 13. The version of this Policy in force on the date you place your order applies to that order.