



SANDERSON

Terms & Conditions

Effective Date: December 2024

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1. Introduction

By accessing or using the services provided by Sanderson (“we,” “us,” or “our”), you agree to these Terms & Conditions. Please read them carefully before proceeding. If you do not agree to these terms, you must discontinue using our services immediately.

2. Payment Policy

2.1 Payment Processing Times

Payments may take varying amounts of time to process depending on the payment method used. Once a payment is initiated, Sanderson has no control over how long it will take for funds to reach our account. Average processing times are as follows:

- Credit/Debit Cards: Typically processed instantly, but may take up to 24 hours in rare cases.
- e-Transfers: Typically processed within 30 minutes, but delays up to 24 hours may occur depending on the bank.
- Bill Payments: Can take up to 3 business days to clear, with some exceptions based on the bank's policies.
- Wire Transfers: Generally processed within 0-3 business days, but in rare cases, delays may extend beyond this period depending on the sending and receiving banks.

Sanderson does not guarantee immediate receipt of funds and is not responsible for delays caused by third-party banks or payment processors.

2.2 Client Responsibility for Payment Confirmation

After initiating a payment, it is the client's responsibility to verify the transaction status. The following steps must be followed:

1. Check Transaction Status:
 - If the payment shows as "Pending", it indicates that the bank is holding the transaction for verification.
2. Contact Your Bank:
 - Clients must contact their bank to confirm or approve the payment and resolve any issues causing the delay.
3. Cancel if Necessary:
 - If the client decides not to proceed with the payment, they must cancel it directly with their bank while it is still in a pending state.

Failure to follow these steps may result in delays or non-processed payments, for which Sanderson is not liable.

2.3 Cryptocurrency Disbursement

Once a payment is successfully processed and received by Sanderson, the requested cryptocurrency will be transferred to the client's wallet. The process is as follows:

1. Wallet Submission:
 - Clients must provide a valid and accurate cryptocurrency wallet address when making a purchase.
 - Accepted cryptocurrencies include USDT, Bitcoin, Litecoin, USDC, and other cryptocurrencies upon request.
2. Transfer Timeline:

- Cryptocurrency transfers will only be initiated after the funds have been confirmed in Sanderson's account.
 - Transfers are typically completed within 0-5 business days.
3. Accuracy of Wallet Information:
- Clients are solely responsible for ensuring the wallet address they provide is correct. Sanderson is not liable for funds sent to an incorrect or invalid wallet address.

2.4 Transfer Responsibility and Risks

1. Once the cryptocurrency is transferred to the client's wallet and the transaction is confirmed on the blockchain, Sanderson bears no further responsibility for the transferred funds.
2. Refunds or cancellations are not possible after the cryptocurrency has been sent.
3. Clients acknowledge that cryptocurrencies are subject to high volatility and significant risks. By proceeding with the purchase, clients accept full responsibility for these risks.
4. Sanderson encourages clients to ensure they fully understand the nature of cryptocurrency transactions and the associated risks before engaging in any transactions.

3. Refund Policy

3.1 Requesting a Refund

Refunds can be requested by contacting smart@investmentinc.ca. All refund requests will be:

- Reviewed within 3-5 business days.
- Processed within 5-7 business days after approval.

3.2 Refund Conditions

Refunds will only be issued under the following conditions:

1. The client has provided accurate and verifiable payment details.
2. Refunds will only be returned to the original payment method used.
3. Sanderson will not process refunds to third-party accounts under any circumstances.

3.3 Client Responsibility for Refunds

- Clients are responsible for ensuring that all refund details provided (e.g., bank account information) are accurate and complete.
- Sanderson is not liable for failed refunds due to incorrect or incomplete information provided by the client.

4. Liability Disclaimer

- Sanderson is not liable for delays, losses, or errors caused by third-party payment processors, banks, or user mistakes.
- Once cryptocurrencies are transferred to the client's wallet, Sanderson assumes no responsibility for any losses, thefts, or errors.
- Cryptocurrency price volatility is beyond Sanderson's control, and we are not liable for any financial losses resulting from fluctuations.

5. Dispute Resolution

- All disputes must first be addressed through our internal resolution process by contacting smart@investmentinc.ca.
- If the dispute cannot be resolved amicably, it will be governed by the laws of Ontario, Canada.

6. Acceptance of Terms

By using our services, you confirm that you have read, understood, and agreed to these Terms & Conditions, including all associated risks of cryptocurrency transactions.