Withdrawals & Complaints Policy

AI Trade Flow — Advanced Education and Trading

Effective Date: [DATE] · Last Updated: [DATE]

PART A — WITHDRAWALS

1. The Short Version

AI Trade Flow never holds your money, so there is nothing to "withdraw" from us. Your trading funds live in your own exchange account at all times, and you move them whenever you like using your exchange's own withdrawal process. We are not in that loop and cannot be.

2. How Access to Your Funds Works

Your capital sits at the third-party exchange where you opened your account. Deposits, withdrawals, and transfers are made directly at that exchange under its procedures, timelines, and fees. The API keys you connect to AI Trade Flow are created with trade-only permissions; our systems cannot initiate a withdrawal, change a withdrawal address, or move assets between accounts — see the API Account-Linking Authorization.

3. What Can Delay Access to Your Funds

Because withdrawals occur at your exchange, any delay originates there: exchange-side verification or security holds, network congestion for on-chain transfers, funds held as margin for positions you still have open, or exchange maintenance and outages. If your funds are supporting an open position, you must close or reduce the position (in the trading interface or at your exchange) before that margin is free to withdraw. AI Trade Flow cannot expedite, release, or unfreeze anything at your exchange.

4. Membership Fees

The only money you ever pay AI Trade Flow is your membership fee. Cancellation and refunds of membership fees are governed by the Refund & Cancellation Policy, including the 14-day first-payment guarantee.

PART B — COMPLAINTS

5. How to File a Complaint

We would rather hear it than have you sit with it. Complaints about any aspect of the Services can be filed by emailing support@[DOMAIN] with the subject line "Complaint," or through the member portal under **Account** → **Support** → **File a Complaint**. Include your username, the date of the issue, what happened, and the outcome you are seeking.

6. What Happens Next

We acknowledge complaints within two (2) business days. A team member not involved in the underlying issue investigates and responds with a substantive resolution or explanation within fifteen (15) business days. Complex matters may take longer; if so, we will tell you why and give a revised date. Complaints touching compliance topics — marketing claims, conflicts of interest, data privacy, AML — are escalated directly to the Compliance Officer.

7. Escalation

If you are unsatisfied with the first response, reply requesting escalation. A senior manager or the Compliance Officer will re-review the matter and issue a final internal response within ten (10) business days. Disputes that remain unresolved are subject to the dispute-resolution and arbitration provisions of the Terms of Service.

8. Complaints About Your Exchange

Issues with execution, custody, withdrawals, liquidations, or account access at your linked exchange must be raised with that exchange under its own complaints process. We will help you identify whether an issue originated with our software or with your venue, but we cannot resolve matters inside another company's systems.

9. External Options

Nothing in this Policy limits your right to raise concerns with public bodies, including the Federal Trade Commission (reportfraud.ftc.gov), your state Attorney General's consumer-protection office, or any regulator with jurisdiction over your exchange.

10. Records and Learning

We keep complaint records for at least five (5) years and review complaint trends quarterly to fix root causes, not just individual cases.

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