

Refund and Return policy

POINTPAY guarantees to any of its Users his/her right for refund, in case if such User is not satisfied with the quality of the provided Services. Furthermore, POINTPAY declares that its User has the right to change his/her mind in case if the User's Account was already funded and to request his/her Funds to be returned. Every Refund and Return are treated by POINTPAY with reasonable care and skill. Note:

- This Refund Policy concerns exclusively Transaction fees and Users' Funds.
- This Refund Policy does not cover any transactions between the Users related to purchase-sale of crypto-currencies, and it does not refer to any refunds for purchased crypto-currencies.
- POINTPAY undertakes to make its best efforts to assist the Users in case of any disputes related to refunds of purchased crypto-currencies.
- Refunds and Returns in excess of the original amount are prohibited.

1. General Conditions

The User who has paid for the Pointpay Services, i.e. paid a transaction fee, or has funded his account may request a Refund or Return in accordance with the Eligibility Criteria as further set out herein. Refund/Return will only be considered where the User complies with the Eligibility Criteria in full. Where the User fails to meet any of the Eligibility Criteria, POINTPAY shall have the right, in its sole discretion, to decline the User's request for a Refund/Return. In order to apply for a Refund/Return, the User must request and complete a Refund Form/Return Form and send the respective form to the POINTPAY support address. You can obtain the Refund/Return Form under request sent to support@PointPay.us.com

To prevent Prohibited Conduct, all payments and information related to Refund/Return may be verified by POINTPAY. In such case, POINTPAY may request the User to provide certain documents, including, but not limited to, identification documents, copy of the User's Payment Card and Invoice or/and any other prove of the fact that disputed payment was made. In case if the User fails to provide appropriate documents or information within three (3) days upon the POINTPAY request or in case of any doubts as to authenticity of provided documents, POINTPAY shall be entitled to decline the User's Refund/Return request. POINTPAY shall process the User's Refund Form/Return Form as soon as is reasonably practicable. Response times will vary depending on stated reasons for the request. In any case, POINTPAY shall notify the User on the outcome of the request in accordance with the timescales set out herein. Refund/Return request will only be approved or declined after meticulous verification made by POINTPAY.

NOTE: Submission of Refund Form/Return Form does not guarantee that the User's request will be satisfied.

2. Refund Eligibility Criteria

- (i) All requests for Refund will only be accepted where notice is received by POINTPAY no later than forty-eight (48) hours after made Transaction.
- (ii) Notice mentioned in para (i) above should be provided to POINTPAY by completing Refund Form.

- (iii) Completed Refund Form should be sent to the POINTPAY electronic address with ' Refund Request' in the subject line.

3. Return Eligibility Criteria

- (i) All requests for Refund should be provided to POINTPAY by completing Return Form.
- (ii) Completed Return Form should be sent to the POINTPAY electronic address with "Return Request" in the subject line.
- (iii) POINTPAY provides the Refund/Return using the same means of payment as the User used to pay, unless the User expressly agrees otherwise.

4. Processing Timeline

Within fifteen (15) Business Days as of the date of Refund Form/Return Form receipt, POINTPAY shall contact the User to request further information (if required) and the User shall provide such information as soon as reasonably practicable but in any case no later than fourteen (14) days following such request. POINTPAY shall notify the User by e-mail on its final decision regarding Refund/Return:

- within fifteen (15) Business Days following the receipt of the last requested additional document or information;
- within twenty (20) Business Days following the receipt of Refund Form/Return Form if no further information or document is requested.

Refund/Return will be processed without undue delay, and in any event within ten (10) days beginning with the day on which the POINTPAY agrees that the User is entitled to a Refund/Return. The User will have no Refund/Return:

- When requested by POINTPAY to do so, the User fails to provide POINTPAY with information or/and document(s) within the terms set herein.
- If POINTPAY suspects that the User has, or is, engaged in, or have in any way been involved in, fraudulent or illegal activity, including Prohibited Conduct.
- There is no ground for Refund/Return.

NOTE: POINTPAY reserves the right to lock the User's Funds while Refund/Return investigation is in process, which means that the Funds could be inaccessible during such investigation.

5. Chargebacks

POINTPAY expects the User to contact it using POINTPAY contact details to resolve any problem or issue related to his/her payments before the User makes any Chargeback request. This Section does not affect any rights and/or claims, which the User may have against the bank/financial institution. POINTPAY will investigate any Chargeback requests made by the User and in response will inform the User's Issuing Bank whether any Service or Transaction has been cancelled. POINTPAY reserves the right to suspend User's account and lock User's Funds during the chargeback investigation procedure.

6. Miscellaneous

Any charges, which arise upon processing Refund/Return, shall be borne solely by the User. Such charges will be deducted from the final amount of Refund/Return. This Refund Policy will be amended from time to time if there is any change in the legislation. Terms and conditions of the Refund Policy are subject to change by POINTPAY and in the case of any amendments, POINTPAY will make an appropriate announcement. The changes will apply after POINTPAY has given notice. In case if the User does not wish to accept the revised Refund and Return Policy, he/she should not continue to use POINTPAY Services. If the User continues to use the Services after the date on which the change comes into effect, his/her use of the Services to be bound by the new Refund Policy and Return.