

Provision on Refunds for Card Transactions

1. Eligibility for Refund:

Refunds for transactions made via credit or debit cards are granted at the sole discretion of the Company and are only considered under exceptional circumstances, including but not limited to duplicate transactions, unauthorized payments, or proven system errors.

2. Refund Request Timeline:

Customers must submit a formal refund request within ten (10) calendar days from the date of the original transaction. Requests submitted after this period will not be considered. Customers must provide sufficient details and documentation to support the request.

3. Review and Processing:

The Company will review refund requests within **fifteen (15) business days** of receipt. If the request is approved, the Company will initiate the refund within **twenty-four (24) hours** from the time of approval. All approved refunds will be processed exclusively to the original payment method used by the Customer. Actual posting time may vary depending on the Customer's card issuer or banking institution.

4. Non-refundable Transactions:

The following transactions are not eligible for refund:

- Transactions made in breach of the Company's Terms of Use or KYC Policy
- Transactions resulting from Customer error or negligence
- Transactions involving bonuses, promotions, or credits granted by the Company
- Transactions designated as final at the time of purchase, provided such designation was clearly disclosed

5. Final Decision:

All refund decisions made by the Company are final. Customers will be notified of the outcome of their request via their registered email address.

6. Disclosure of Refund Policy:

The Company's refund policy is made available to Customers prior to completing any transaction and is accessible on the platform at all times. By initiating a card transaction, the Customer acknowledges and agrees to the terms of this policy.