



**REFUND POLICY**

FUMBI NETWORK j.s.a, with its registered office at Nivy Tower, Mlynské Nivy 5, 821 09 Bratislava, Company ID No.: 52 005 895, registered in the Commercial Register of the City Court Bratislava III, Section: Sja, File No.: 57/B ("FUMBI"), hereby issues this regulation amending the payment methods and the procedure for refunding payments credited to FUMBI for the purpose of providing the Services by FUMBI for the benefit of Users in the manner intended under the User Agreement

## 1. Verified Payment Methods

1.1 FUMBI provides the Users with a choice of various payment methods evidenced and specified on FUMBI Platform for the purpose of initiating of the Deposit. The payment methods include the transfer of User's funds by means of i) standard wire transfer (SEPA), ii) instant deposit, iii) vouchers distributed by partners of FUMBI, iv) card payment, or v) other payment methods available on FUMBI Platform.

1.2 FUMBI reserves the right to make available specific payment methods to the User on the basis of the value of the User's Account or other specific terms. The terms of availability of the respective payment methods are available on FUMBI Platform or in the User Agreement.

1.3 FUMBI undertakes to process the respective Deposit pursuant to the terms of the User Agreement. The funds which are subject to the respective payment method of choice will be debited once the payment is initiated, however, please note that crediting of the Deposit may not reflect immediately after initiation of the payment, due to specific terms of crediting of the relevant payment.

1.4 Transfer of the funds which shall be credited as the Deposit may be delayed pursuant to specific payment terms of the respective payment method provider or financial institution. Transfer of the funds to be credited as the Deposit may also be rejected either by a respective payment method provider pursuant to its terms of service or by FUMBI as specified in the User Agreement.

1.5 The use of payment method is subject to terms and conditions of the specific payment method provider or by your financial institution, and thus you may be subject to additional fees related to the choice of the specific payment method or fees of the financial institution (if applicable). FUMBI undertakes to make the best effort for the Deposit to be credited swiftly, while complying with the obligations arising from the User Agreement.

1.6 FUMBI is not responsible for reviewing of the crediting of the Deposit on request of the User or liable for any losses, fees, or charges in connection with the use of the chosen payment method. The respective losses, fees, or charges, including potential chargebacks related to the choice of the payment method shall be borne solely by the User. The information on crediting of the Deposit shall be available on the FUMBI Platform.

## 2. Refunds and Withdrawals

2.1 FUMBI undertakes to examine the claims for refunds related to the specific payment method with its best effort and to provide the User with duly claimed refunds in accordance with the terms specified herein or in the User Agreement.

2.2 By means of crediting of the Deposit the User grants its consent and places an irrevocable instruction on the provision of the Services pursuant to the User Agreement.

The User takes into account that the subject provision of the Services by FUMBI depends on the changes of prices of virtual currencies on the financial market outside the objective control of FUMBI. In this regard **the User is not entitled to withdraw from the User Agreement within the period of 14 (in words: fourteen) days from the date of the conclusion of the User Agreement** pursuant to relevant provisions of Act No. 108/2024 Coll. on consumer protection.

2.3 FUMBI undertakes to process the Withdrawal (including any Partial Withdrawal) in accordance with the terms and conditions specified in the User Agreement. FUMBI also undertakes to process legitimate chargebacks swiftly and with its best efforts.

### 3. Final provisions

3.1 The capitalized terms not defined by this Payment methods and refund policy shall have the meaning given to them by the User Agreement concluded between FUMBI and the User.

3.2 The Refund policy is valid and effective from 15 July, 2024.