REFUND POLICY

1. In this **Refund Policy**, stipulated by Section 1 of the Terms and Conditions, are used.

2. Peculiarities of implementing a refund operation.

3. Return of funds to Customer on refund operation is implemented by the Contractor in the following order:

    1. Customer shall submit an application on the refund operation to the Contractor;

    2. The Contractor shall consider the application within 30 business days;

    3. The Contractor shall offer options for remedy of the Service if the reason of the refund operation is non-providing, inoperability of the Service;

    4. The Contractor shall determine the amount of refund based on the residue on Customer's Electronic Virtual account in the Personal cabinet;

    5. The Contractor shall implement refund operation based on the refund method specified in the Customer's application, if it is impossible to return the funds of Customer by the selected refund method, the Contractor shall offer Customer other refund methods for the refund operation;

    6. Upon implementing a refund operation to Customer, the Contractor shall subtract from the refund amount expenses incurred on percentage of payment systems and banks.