



XOPERO

PAYMENT AND REFUND POLICY

I. GENERAL PROVISIONS

- 1) This Payment and Refund Policy (hereinafter "**Payment and Refund Policy**") supplements the Terms of Service ("**TOS**") and defines detailed rules of payments made by Users to the Provider and possible refunds of such payments.
- 2) Definitions - if nothing else is apparent from this document, all words beginning with a capital letter have the meaning as given to them in the TOS.
- 3) The Payment and Refund Policy is made available to the User on the Provider's website, in a form that allows free downloading, saving and printing.

II. PAYMENTS

- 1) All orders for Services provided by the Provider shall be paid in advance by means of one of the payment methods presented at the choice of the Provider.
- 2) The Provider accepts only payments made by some credit and debit cards approved by the Provider or its payment processor.
- 3) By providing information about payment to the Provider or its payment processor, the User declares that the data provided by him is true, accurate and complete. The User also declares that he is authorized to use the provided data in order to make a payment and authorize the Provider or its payment processor to load the card or to process the payment.
- 4) The Provider reserves the right to contact the relevant authorities if there is a justified suspicion that the User's payment card is being used in an unlawful manner.
- 5) The Provider may immediately suspend the Individual User Account and exclude all functions of the Services of a given User in the event that the Provider or its payment processor will not be able to process the User's payments. The individual User Account remains suspended until the payment is successfully processed.
- 6) If the Individual User Account remains suspended due to the lack of payment, the Provider may close it and delete all data contained on it after 30 days from sending the first notification via email about the outstanding payment.

III. SUBSCRIPTION AND LIFETIME SERVICES

- 1) If the User purchases a Service (Packages) of unlimited duration (so-called "**Lifetime**") charged by the Provider, the fee is one-off for launching the Service and is not refundable in case of cancellation by the User in the future, regardless of the passage of time.
- 2) If the User purchases a Service (Packages) of a time-limited nature (the so-called "**Subscription**") charged by the Provider, this charge is of a one-time nature for the provision of the Service for a specified period of time.
- 3) The Subscription service will be automatically renewed starting from the next calendar day after the expiry date of the previous Service period, and the user will be charged the resulting fee according to the Provider's price list valid as of the renewal date. If such a payment method has been chosen by a given User, then the renewal payment will be charged to the User's payment card associated with the given Service. The Service will be renewed for the same period as before.
- 4) To avoid renewal charges, the User must cancel the subscription at least 7 days before the subscription expires.



IV. COMPLETION OF SERVICES AND REFUNDS

- 1) Due to the digital nature of the delivery of Services, the User (in particular being a Consumer) waives his right to withdraw from the agreement concluded remotely within 14 days of its conclusion, if the Provider has fully fulfilled its obligation to provide the User relevant Services, in particular Packages, before that date. This applies to both Lifetime and Subscription Services (Packages).
- 2) The Lifetime service may be canceled at any time, without the right to receive any refunds by the User.
- 3) The Subscription service may be canceled at any time, however, if it occurs within the first 30 days of the subscription or renewal period, the User will receive a full refund of the fees paid. The right to receive a refund is excluded if the Service is canceled after 30 days from the purchase of the subscription or its renewal.

V. COMPLAINTS

- 1) The User may submit complaints related to payments via email to sales@xopero.com.
- 2) The general principles of making complaints regulated in the TOS are applicable.
- 3) The Provider emphasizes that complaints about any fees or payments processed by the Provider after 30 days from the payment or payment may be difficult to consider due to the passage of time.