

Policy Disclaimer

This Policy is developed for internal use and for internal guidelines, and should be treated as such. This Policy does not express, imply, provide or in other means stand as an official view or opinion of the Company or its shareholders.

Policy Statement
Refund & Return Policy

Transfer Uno Oy
[as “**The Company**”]
Espoo, Finland

Please review this Return and Refund Policy, which outlines our guidelines for returns, refunds, and cancellations related to the use of Service. By using our services, you agree to the terms and conditions stated below.

1. Errors in use of Service

If you believe that an error has occurred during using the Service, please contact our customer support team immediately. Kindly provide them with the details of the transaction and a short explanation of the nature of the error. The customer service shall investigate the matter promptly and take appropriate actions to rectify the situation.

2. Customer’s Duties and Responsibilities Before Initiating The Purchase

To use the Service, customers are required to have a registered account (“**User**”). In order to initiate a payment order, the User is required to enter the Preliminary Information of the purchase. The preliminary information must match the valid customer relationships and bank account information of the Finnish banks. If the Preliminary Information does not match as mentioned above, the technical implementation of the Service is not possible. The user can change the preliminary information freely and without any time restrictions before confirming the purchase order. The User has to manually verify the correctness of these details and to manually approve the transaction. The User does not have the right to change the Preliminary Information he has entered, after the Service Provider has received the verified purchase order confirmed by the User.

3. Refund Process

If you are eligible for a refund, we will process it in accordance with the agreed-upon terms. Refunds will generally be issued to the original payment method used for the transaction. Please note that the processing time for refunds may vary depending on various factors, including the recipient country's regulations and the intermediary financial institutions involved.

4. Refunds and Refund Entitlement

Refunds are subject to the specific terms and conditions outlined in the Service Terms and Conditions. Different factors, such as the transfer destination (bank account or card), date and timing of the event, correct and/incorrect input of the transaction details, local regulations, and the electronic network responsible for the transfer execution, may impact the eligibility and process for refunds.

Refund shall cover only the service fee, notwithstanding the situations where a service error or service block has occurred because of or on behalf of the Service Provider or in regards of any network partner. The Service Provider is responsible for unfulfilled, incorrectly executed or unauthorized payment transactions in accordance with the valid Payment Services Act and the Terms of Use.

The customer is entitled for a full refund of the service fee, if the recipient's bank has not completed the transfer.

The User has no right to receive and the Service Provider has no obligation to return the service fee, after the purchase transaction has finalized and the purchase has been completed. The User is not entitled to claim, and the Service Provider is not obliged execute refund, in case the service fee if the purchase has not been made or has been made incorrectly due to a reason attributable to the User, e.g. on the basis of incorrectly and/or incompletely filled Preliminary Information. The User does not have the right to receive and the Service Provider has no obligation to return the service fee, in case the purchase has not been finalized due to the fact that the Service Provider has had a legal obligation to freeze the funds included in the payments or in any part of them.

5. Cancellation

The User has the right and option to cancel the purchase order before the User has verified and approved it. Cancellation has to be made personally by the User and cannot be delegated to any third parties.

The customer is eligible to cancel the purchase, if the Service provider and/or recipient's bank has not received and/or completed the transaction. However, The User does not have the

eligibility to cancel the purchase transaction after the Service Provider has received the order confirmation from the User. The availability and terms of cancellation will be specified in the transaction agreement. Please note that cancellation requests may be subject to fees, delays or penalties, and the possible refund amount may vary based on the stage of the transaction.

6. Disputes and Resolution

In case of disputes regarding the use of the Service, we encourage you to reach out to our customer support team. The Company shall work diligently to resolve the issue and provide a fair and satisfactory resolution. Please note that the resolution process may involve obtaining additional information and/or further documentation to investigate the matter thoroughly.

7. Contact Us

If you have any questions, concerns, or require further assistance regarding our Return and Refund Policy, please reach out to our customer support team at [asiakaspalvelu@transferuno.com]. Our dedicated representatives are available to provide guidance and address any inquiries you may have.

Please note that this Return and Refund Policy may be subject to change without prior notice. We encourage you to review this policy periodically to stay updated on any modifications.