REFUND/DISPUTES/CHARGEBACK POLICY

We are https://etrionis.com/, operated by WHITE STONES MANAGEMENT LTD, registered under the number HE 428792 in accordance with the legislation of Cyprus republic, with the address: Andrea Paraskeva, 44, Strovolos, 2024, Nicosia, Cyprus, a Platform provider. Technical support and issue of cards are provided by a third party.

1. **Transaction refunds**
   1.1. As soon as you become aware of any loss, theft, misappropriation or unauthorised use of the Card, PIN or other security details, you must immediately notify us using the contact details.
   1.2. In the event of theft, you should consider reporting the theft to us and we will take the decision:
      1.2.1. If we believe you did not authorise a particular Transaction or that a Transaction was incorrectly carried out, in order to get a refund, you must contact us as soon as you notice the problem using the contact details set out in section 3.2 and in any case no later than 13 months after the amount of the Transaction has been deducted from your Account.
2. We will refund any unauthorised Transaction and any associated Transaction fees and charges payable under these Terms .
   2.1. This refund shall be made as soon as practicable and, in any event, no later than the end of the Business Day following the day on which we become aware of the unauthorised Transaction, unless we have reasonable grounds to suspect fraudulent behaviour and notify the appropriate authorities. If we become aware of the unauthorised Transaction on a non- Business Day or after 4:30 pm on a Business Day, we will be deemed to have only become aware of the unauthorised Transaction at the beginning of the next Business Day.
   2.2. If we are liable for an incorrectly executed Transaction, we will immediately refund you the amount of the incorrectly executed Transaction together with any associated Transaction fees and charges payable under these Terms. Depending on the circumstances, we may require you to complete a dispute declaration form relating to the incorrectly executed We may conduct an investigation either before or after any refund has been determined or made. We will let you know as soon as possible the outcome of any such investigation.
   2.3. If a Transaction initiated by a merchant (for example, this happens when you use the Card in a shop) has been incorrectly executed and we receive proof from the merchant's payment service provider that we are liable for the incorrectly executed Transaction, we will refund as appropriate and immediately the Transaction and any associated Transaction fees and charges payable under these Terms, as well as interest accruing to you as a result of non- execution or improper execution of Transaction, if your fault is not determined.
   2.4. We are not liable for any incorrectly executed Transactions if we can show that the payment was actually received by the merchant's payment service provider, in which case they will be.
   2.5. If you receive a late payment from another payment service provider (e.g. a refund from a retailer's bank) via us, we will credit the Account with the relevant amount of any associated fees and charges.
3. We will limit your liability to EUR 50 for any losses incurred in respect of unauthorised Transactions subject to the following:
      3.1.1. you will be liable for all losses incurred in respect of an unauthorised Transaction if you have acted fraudulently, or have intentionally or with gross negligence failed to: (a) look after and use the Card in accordance with these Terms; or (b) notify us of the problem;
      3.1.2. except where you have acted fraudulently, you will not be liable for any losses:

3.1.2.1. incurred in respect of an unauthorised Transaction which arises after your notification to us of the loss, theft or misappropriation of the Card;

3.1.2.2. arising where you have used the Card in a distance contract, for example, for an online purchase;

3.1.2.3. arising where the loss, theft or misappropriation of the Card was not detectable by you before the unauthorised Transaction took place;

3.1.2.4. where we have failed to provide you with the appropriate means of notification;

3.1.2.5. the losses were caused by an act or omission of any employee, agent or branch of ours or any entity which carries out activities on our Website.

4. Refund Requests

4.1. Eligibility for Refund

4.1.1. You may request a refund if:

- The transaction was made in error or duplicated;
- Goods or services were not delivered as described; or
- Your account was charged without authorisation.

4.1.2. Refunds are subject to verification of the claim.

4.2. How to Request a Refund

To request a refund, the user must contact us at support@etrionis.com:

- Full name and email address;
- Transaction ID and amount;
- Date of the transaction;
- Reason for the refund request; and
- Any supporting documentation (e.g., proof of communication).

4.3. Refund Processing Time

- Refund requests are normally reviewed within **5–10 business days**.
- If approved, refunds are issued back to the original payment method within **5–10 business days** after approval.
- Processing time may vary depending on the user's bank or card issuer.

4.4. Disputes and Chargebacks

4.4.1. Raising a Dispute

- If you cannot resolve the issue directly through our support team, you may contact your **financial institution** to initiate a **chargeback** under card scheme rules.
- You should initiate disputes **within 120 calendar days** from the transaction date, or as otherwise allowed by the issuing bank.

4.4.2. Investigation Process

Upon receiving a dispute or chargeback notification:

- We will contact your merchant to obtain relevant transaction records and evidence;
- Both parties will have the opportunity to provide documentation supporting their case;
- We will cooperate fully with the card issuer and follow Visa and Mastercard dispute resolution procedures.

4.4.3. **Timelines**

- **Initial acknowledgement:** within **2 business days** of receiving the dispute;
- **Investigation and response:** within **15 business days** (or sooner, where required by card network rules);
- **Final resolution:** determined by the card issuer and card network processes, typically within **30–90 days**.

5. Chargeback Handling

5.1. **What is a Chargeback**

A chargeback is a reversal of a card transaction initiated by the cardholder's issuing bank. Chargebacks are processed under **Visa** or **Mastercard** network rules and are subject to specific criteria.

5.2. **Handling Procedure**

- When a chargeback is received, we notify the merchant immediately;
- The merchant must provide all relevant evidence within the timeframe specified (usually **5–10 business days**);
- We review and submit the evidence to the acquiring bank or card scheme;
- The card scheme or issuing bank will make a final determination.

5.3. **Fees and Liabilities**

Merchants may be charged a **chargeback fee** to cover administrative and scheme costs. Repeated or excessive chargebacks may result in additional penalties or account termination in accordance with the Policy.

5.4. **Refunds and Chargebacks Limitations**

- Refunds can only be made to the same payment instrument used for the original transaction.
- We are unable to issue cash or alternative refunds.
- Fraudulent or abusive refund requests may result in denial of service or further investigation.

5.5. **How to contact us**. You can contact us, by telephoning at +447700182709, and/or emailing at support@etrionis.com