

## **Refund Policy**

### **A. Refund requests by merchants for Registration and Credit Reload**

1. You are not entitled for refund for any drop / withdrawal of application after signing up with BetterPay or upon payment of the subscription fee.
2. All fees paid hereunder shall be fully earned by BetterPay and shall be non-refundable for any reason whatsoever.
3. Application rejected by the bank or payment provider, a partial refund is made with RM100 retained.

### **B. Refund because of Termination of Service**

1. We deserve the right to terminate your account at any time for any reason in accordance with the terms of our service and we will not give you a refund for the amount that you have paid to us.
2. Similarly if you terminate our service for whatever reasons, you are not entitled for any refund.

### **C. Refund request by Customer through Merchant**

1. The merchant that initiates refund for customers will be subjected to a service charge fee of 1.5% for Credit and Debit card from the total amount requested.
2. Refunds are not available for FPX transaction.

### **D. Other Refund matters**

1. BetterPay reserves the right to cancel a transaction in order to comply with the credit card industry regulations, payment processor and banking and FPX ruling, or the need to comply with legal requirements, intellectual property rights, court orders and law enforcement agencies.
2. In addition BetterPay may cancel transactions it reasonably considers to be potentially fraudulent, unlawful, or in breach of BetterPay prohibited items and Terms of use of services or privacy policy.
3. In the event the transaction is refunded , the merchant concerned will be charged a fee of 1.5% from the total amount of the transaction requested for credit and debit card.
4. Refund is not available for FPX transaction.

