**GUAVAPAY UAB**

 **Refund Policy**

Our Refund Policy concerns exclusively to transaction fees and customers’ deposit funds. GUAVAPAY UAB (brand GUAVAPAY) guarantees to any its customer the rights for refund, in cases, if such customer is not satisfied with the quality of the service.

Every return and refund are treated by GUAVAPAY with reasonable thoroughness and skill.

Returns and refunds in excess of the original amount are prohibited.

For return/refund request the customer need to contact our support team and fill a “return/refund” form, which we send to him. All requests with filled “return/refund” form should be received to us within 48 hours after transaction was completed.

All payments and information related to return/refund will be verified by GUAVAPAY. At any case, we may request the customer to provide certain documents, such as identification documents, or invoice, or any other document to proof that payment was made. If the customer does not provide requested documents within 3 business days upon our request or we doubt of provided documents authenticity, the return/refund request will be declined.

Response time will vary depending on the stated reasons for the request, but not more than 15 days after last requested document receipt by the customer or not more than 20 days, if additional information and/or documents did not request. The customer will be notify of the result upon inquiry (it can be approved or declined).

We reserve the right to lock the customer’s funds during the return/refund investigation procedure.

Approved request will be processed and sent back on the same methods as an original transaction within 14 days after approve.

All sales and purchases of the cryptocurrencies via GUAVAPAY services are final. The transactions are non-refundable, irrevocable and cannot be changed once completed. You should provide GUAVAPAY with accurate and correct instructions related to the transaction you have initiated. We are not responsible for the result of any Transaction made because of an incorrect or misleading information provided by you.

If you think a processed transaction is unauthorized or has been incorrectly executed, you must notify GUAVAPAY immediately via email at info@guavapay.com. We will investigate the circumstances and make efforts to trace the transaction immediately, and within a reasonable time will notify you of the outcome. However, we have no obligation to refund any unauthorized transaction or restore your account to the state it would have been in, if the unauthorized transaction had not took place.

Refunds are not possible for all transactions, where the customer is purchasing a cryptocurrency. If the customer changes his mind and wants to return the purchased cryptocurrency, GUAVAPAY would be able to buy it back based on the current market rate minus the service fee for the transaction.

The reason is the fact that the cryptocurrency price changes constantly, thus the value of the purchased cryptocurrency at that moment of refund may differ.

In the event, the customer remits funds in excess of the maximum amount of the fixed limits of his account, we can return the excess within 5 banking days from the date of receipt the payment. Such return will be made in the same method, in which the original payment was made. The customer may refuse the return and ask to increase his account’s limits. In this case, the customer should to fill a questionnaire and provide requested documents by us. GUAVAPAY shall notify the customer by e-mail on its final decision regarding request.

We expect the customer to contact us to resolve any problem or issue related to his/her payments, before the customer makes any chargeback request. This point does not affect any rights and/or claims, which the customer may have against the bank/financial institution.

GUAVAPAY will investigate any chargeback requests made by the customer and in response will inform his issuing bank whether any service or transaction has been canceled.

We reserve the right to suspend the customer’s account and block his funds during the chargeback investigation procedure.

All refunds/returns service fees defray the customer himself. These fees will be deducted from the final amount of return/refund.

Upon account closure, any amount less than 25 EUR in value will not be returned.

This Return and Refund Policy will be amended from time to time if there is any change in the legislation. If you disagree with possible changes, you must stop using our platform.