

## Refund and Return policy

The policy of return of money was developed for the purpose of reduction of financial and legal risks of the Company, observance of the principles of the Policy of counteraction of money-laundering and counteration of financing of terrorist activity.

The company has the right unilaterally block an entrance to the private profile, to cancel the loan application, or to make return of money if the source of money or activity of the Client contradicts to the Policy of money laundering and financing of terrorism.

The company has the right at certain objective reasons and in case of need to make return of money, received through any payment system, including credit/debit cards. Thus return of money will be executed to the credit / debit card, and bank details which the Client used at input of money.

In case the Company classifies activity of the Client as inappropriate, or contradicting to the usual purpose of use of company services where there is direct, or indirect, illegal, or unfair intention, the Company has the right to work within this document, without informing the Client beforehand.

When making a payment under the credit agreement with a cash payment card, the client undertakes not to apply for withdrawal of the credit / debit cash card already credited to the Bank account or the supplier within the period and after the end of using the company's services.

If the Company nevertheless receives a payment comment according to the transaction, we reserve the right to block an entrance to the Private Profile and to send money back on personal account of the Client, after payment of all services and commissions.

The company will take all necessary measures to prevent and block both input, and withdrawal by third parties of money from the customer account. Input and output of money from the account can be carried out only by the owner of this account.