

## PAYMENT AND REFUND POLICY

This Payment and Refund Policy (the “Policy”) regulates the relations related to payment for access to the functionality of the Website <https://lifeharmony.app>.

1. To get access to the extended functionality of the Website, the User pays for a paid Subscription in accordance with the selected Subscription type (*hyperlink*).

Payment for the Subscription is made by the User on the terms of 100% prepayment by bank payment card online through the payment service provider WEBPAY (<https://webpay.by/>).

2. Bank payment cards of the international payment systems VISA, MasterCard, MIR and the national internal payment system BELKART (the “payment systems”) can be used for online payment with a bank payment card through the payment service provider WEBPAY.

Payment can also be made via Apple Pay or Samsung Pay services.

3. Payments shall be made in accordance with the rules of the relevant payment system based on the principles of confidentiality and payment security with the use of modern methods of verification, encryption and data transmission via closed communication channels.

The User shall be guided by the rules of the relevant payment systems and apply directly to the operators of the relevant payment systems for explanations and consultations regarding the rules and procedure for making payments through payment systems.

4. To make a payment, it is necessary to select the appropriate Subscription type and click "Buy the Subscription" button.

The payment and entering the bank card details shall be carried out on the secure authorization page of WEBPAY, the payment service provider.

The secure WEBPAY server establishes an encrypted connection via the secure TLS protocol and confidentially receives from the client the data of their payment card (card number, cardholder's name, expiration date, and CVC/CVC2 code).

After making a payment using a bank card, it is necessary to keep the received card receipts (payment confirmations) for reconciliation with the card account statement (to confirm the transactions in case of disputes).

In the event that you do not receive the order (service not provided), you need to contact (technical support) at e-mail [info.lifeharmony@inbox.ru](mailto:info.lifeharmony@inbox.ru). The managers will provide you with consultation.

To make a payment it is necessary to enter the bank card details: number, holder/s name, expiration date and a three-digit security code. The three-digit security code (CVV2 for VISA, CVC2 for MasterCard) is three digits on the back of the card.

If the bank supports MasterCard SecureCode, Verified by Visa technology for secure online payments, it may be required to enter a special password to make the payment.

If the card supports 3DSecure technology or Internet password for BELCART cardholders, the User is redirected to the page of the bank that issued the card to enter the security code.

When paying with Apple Pay, the User selects a card from the Wallet app and uses a passcode or other authentication method in this app.

When registering and paying with Samsung Pay, the User clicks “Pay with Samsung Pay”, enters the Samsung Account and confirms the purchase on the smartphone using the set confirmation method (by fingerprint, iris, or Samsung Pay PIN).

5. The User's bank card data is not stored on the Company's server and/or in the Company's software, and the Company does not have access to the User's payment details or bank card data. Confidentiality of the User's information, including personal data and payment details, is ensured by the payment service provider and / or the User's bank.

6. Payment processing may be refused in the following cases:

- there are not enough funds on the bank payment card;
- the bank that issued the User's payment card has banned online payments on the Internet;

- the waiting time for the User to enter bank payment card data has expired;
- the entered bank payment card details were not confirmed by the User;
- data format error;
- the validity period of the bank payment card has expired;
- other reasons.

7. Depending on the reason for the impossibility of payment, the User may:

- ask the bank that issued the User's payment card for clarification.
- use a payment card issued by another bank.

8. Refusal to make the payment or other payment failure means that the extended functionality of the Website cannot be enabled.

9. All fees charged by the WEBPAY payment service provider or the User's service bank (if applicable) when making the payment are paid at the User's expense.

10. The Company does not control the software and hardware complex of the payment service provider and / or the bank, as well as does not support the User's payment operations, these functions are performed by the User's bank, as well as by the partner bank through a transit account with the participation of the WEBPAY payment service provider.

If, as a result of any errors, the User's funds were debited, but the payment was not authorized by the payment service provider and/or the bank, the payment service provider and/or the relevant bank are responsible for returning the funds to the User.

11. The User's obligations to pay for the access to the extended functionality of the Website shall be deemed to be fulfilled at the moment of crediting funds to the Company's bank account.

12. Refund of funds paid by the User is made in the cases provided by the TERMS OF USE, net of commissions and other fees from banks and the WEBPAY payment service provider, subject to the following provisions.

12.1. To get a refund, the User must send to the Company an application by e-mail [info.lifeharmony@inbox.ru](mailto:info.lifeharmony@inbox.ru). This application shall specify the surname, first name, patronymic (if any) of the User and his/ her bank details. The application shall be sent from the e-mail address to which the User's Personal Account is registered.

When paying with a bank card, the refund will be processed to the card from which the payment was made.

The Company has the right to set up a refund application form.

12.2. The refund of funds paid by the User is made after deducting the fee for the used (expired) Subscription period, as well as the fee for a month in which the User applies for a refund.

The monthly fee is determined arithmetically in proportion to the number of months included in the Subscription type paid for by the User.

12.3. The Company has the right to refuse the refund:

12.3.1. in cases stipulated by the TERMS OF USE or applicable law;

12.3.2. upon receipt of the application for refund on behalf of the User who is not registered on the Website;

12.3.3. upon receipt of the application for refund from an e-mail address to which the User's Personal Account was not registered;

12.3.4. in the case of purchasing the Subscription as a gift and applying for the refund by the User who purchased the Subscription as a gift, or by a third party-the recipient of the Subscription as a gift;

12.3.5. if the User deletes the Personal Account and then applies for the refund;

12.3.6. if there are no funds to be returned to the, subject to the provisions of subclause 12.2 of this Policy;

12.3.7. if the User incorrectly specifies the data required for making the payment, or the User refuses to provide such data.

12.4. The refund to the User shall be made in accordance with the rules of the payment system and the requirements of applicable law.

The term for crediting funds to the User's bank payment card depends on the User's service bank and may not exceed 30 (thirty) days from the date refund.

12.5. The Company's obligations to return funds to the User shall be deemed fulfilled from the moment of debiting funds from the Company's current account.