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Refund Policy

COMPANY	Docree Demo Payments Ltd
REGISTRATION	HE 000000
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SECTION 01

Scope

1.1 This Refund Policy (the "Policy") describes how Docree Demo Payments (the "Company") processes merchant-initiated refunds on transactions processed through the Company's payment platform.

1.2 This Policy does not govern end-customer refunds, which are determined by each Merchant's own refund terms displayed to customers at the time of purchase.

SECTION 02

Refund Initiation

2.1 Merchants may initiate refunds through the Merchant Dashboard or API. Refunds may be full or partial, and multiple partial refunds may be issued up to the full original transaction amount.

2.2 Refunds must be initiated through the same Company platform that processed the original transaction. Attempting to refund through other channels (direct bank transfer, cash) may result in chargebacks and duplicate losses.

SECTION 03

Processing Timeframes

3.1 Refund processing times depend on the payment method and issuing bank:

Payment Method	Customer Receipt Time
Credit / debit card	3-10 business days
Bank transfer (SEPA)	1-3 business days
Digital wallets (Apple Pay, Google Pay)	3-10 business days
Crypto (where supported)	1-24 hours (network-dependent)
Local payment methods	1-15 business days

3.2 The Company does not control issuing-bank processing times. Refunds typically appear on cardholder statements within the timeframes shown, but certain banks may take longer.

SECTION 04

Fee Treatment

4.1 Fee treatment on refunds varies by scheme and account type. Common scenarios:

- Transaction fees: Generally non-refundable to the Merchant, even when the transaction is fully refunded.
- Interchange refund: Some card schemes return a portion of interchange on refunds within 60 days of the original transaction.
- Refund fee: The Company may charge a fixed fee per refund transaction (typically $0.10-$0.50).
- Currency conversion: If the original transaction involved currency conversion, refund amounts may differ from the original charge due to FX movements.

4.2 The Merchant is responsible for communicating these fee policies to end customers and for absorbing the cost where applicable.

SECTION 05

Partial & Multiple Refunds

5.1 Partial refunds reduce the principal amount owed to the cardholder. The Merchant may issue multiple partial refunds totaling up to the original transaction amount.

5.2 Refunds beyond the original transaction amount are not permitted. If a merchant wishes to pay a customer beyond the original amount (e.g., goodwill gesture), a separate payment transaction must be initiated.

5.3 Refunds on transactions older than 180 days may require manual intervention and may not be processable through standard channels. The Company will advise alternative settlement methods where required.

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