

# Return, Refund, Cancellation policy

No VP-22-10

## **Incoming/Outgoing bank transfer transactions**

1. VIALET shall personally inform Client about the stage of the procedures for cancellation/revocation of a payment transaction and the actions taken or planned.
2. VIALET mobile application clients shall be able to find information on payments status in their mobile application or in case of significant instances shall be contacted by Vialet via email or chat.

## **Card transactions**

1. The time it takes for a refund to get paid back into your account depends on a number of things.
2. When payment is done via debit card, the refund can take up to 10 working days to go back into your account. This is the same across all currencies. The reason it can take so long is because both our provider and the bank that issued your card need to process the refund.
3. Unfortunately, there's nothing we can do to speed up this process. But if you've been waiting for more than 10 working days, please get in touch with us so we can check if something's gone wrong.
4. Transactions will be refunded only to the same card that was used for top-up, not by cash or check.
5. Cardholders can send the request in written form to our registered address at Konstitucijos prospektas 7, Vilnius, LT-09308 Lithuania.

## **Reserved Funds**

1. Reserved funds - are amounts that are held or "reserved" in your account to cover pending transactions or other obligations. These funds are set aside when a transaction is authorized and are not available for other uses until the original transaction is either settled or canceled. The purpose of reserving funds is to ensure there are sufficient funds available to cover transactions that have been authorized but not yet settled.
2. Reserved funds can be canceled if the transaction is canceled or if the merchant releases the hold on the funds.

Mantas Staliunas

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Managing director

