



### **Refund Policy**

- Sympl is not responsible for the quality and/or delivery of products/services bought by customers from our partners.
- Sympl is not liable for any damages that might occur to the products/services bought by customers from our partners.
- Any refund/exchange is processed according to the merchant's policy for refund and exchange.
- In case of in-store purchases, any refund or exchange shall be processed from the same store where the original purchase took place.
- The customer will receive a SMS confirmation from Sympl when the refund is processed successfully by the merchant, whether it's a full refund or a partial refund.
- Any changes in Sympl transaction details, arising from the refund or exchange of the products/services purchased, will reflect automatically on the customer's account on Sympl app.
- Sympl service fees are only refundable in full refund cases that occur up to 72 hours from purchase date only, the fees will be refunded using the same original payment card.
- In case a down payment was paid, it will be refunded back to the customer in part or in full respective to the refunded amount requested by the customer and it will be refunded using the same payment method.
- Any overpaid payments, arising from the refund of the products/services purchased, will be charged to the customer's Sympl balance to be used for deductions of any future due payments.

#### **Refund Policy:**

- Service fee: the service fee is only refundable in case the full refund occurs within 72 hours from the purchase date. The service fee will be refunded to the customer's card used in the original purchase.
- The refund policy is applied for online & Instore purchases.
- Any full refund is processed according to the below terms:

Refund Type	Downpayment	Remaining Payments
Full Refund	The Downpayment will be fully refunded	<p><b>In case no payments were paid yet:</b></p> <ul style="list-style-type: none"> <li>All the scheduled payments in the transaction will be cancelled</li> </ul>
		<p><b>-In case any due payments were paid :</b></p> <p>All the paid payments will be refunded back to the customer on the same card he used for purchase.</p> <p>All the scheduled payments in the transaction will be cancelled</p>
Partial Refund	The Downpayment will be <b>fully recalculated</b> upon our ~25% policy (The DP should be ~25% from the total transaction amount )	<p><b>In case no payments were paid yet:</b></p> <ul style="list-style-type: none"> <li>All the scheduled payments in the transaction will be recalculated by the difference between the refunded amount and the old transaction amount.</li> </ul>
		<p><b>-In case any due payments were paid :</b></p> <p>After the partial refund takes place the new downpayment amount and the scheduled Payments will be recalculated upon the new downpayment amount.</p>