

PAYMENT TERMS AND REFUND POLICY

NFC Card Feedback System

Last Updated: April 30, 2025

1. PAYMENT TERMS

1.1 Subscription Fees

- All subscriptions to the NFC Card Feedback System ("the Service") require payment of the applicable subscription fees as displayed during the subscription process.
- Subscription fees are based on annual plans and are subject to change with notice for subsequent renewal periods.
- All prices are displayed in Saudi Riyals (SAR) unless otherwise specified.
- Applicable taxes will be added to the subscription fees as required by Saudi Arabian law.

1.2 Payment Process

- All payments must be made in advance for the entire subscription period.
- Payments are only accepted online through our authorized payment gateway, Moyasar.
- The subscription period will commence upon successful processing of payment and completion of the client onboarding process.
- Subscribers must complete all required fields in the client onboarding details page before processing payment.

1.3 Payment Gateway

- Feedback NFC exclusively uses Moyasar as our authorized payment gateway.
- By making a payment, you agree to comply with Moyasar's terms and conditions.
- Feedback NFC does not store or process your full payment card details directly. All payment processing is handled securely by Moyasar.
- For security purposes, we may require additional verification for certain transactions.

1.4 Invoicing

- Upon successful payment, an electronic invoice will be generated and sent to the email address provided during registration.
- All invoices will include the subscription details, payment amount, transaction date, and applicable taxes.
- Subscribers can access their invoice history through their dashboard.

1.5 Renewal Terms

- Subscriptions are set to automatically renew at the end of the subscription period unless canceled by the subscriber.
- Renewal notices will be sent to the subscriber's registered email address 30 days before the renewal date.
- Payment for renewals will be automatically processed using the payment method on file.
- If automatic renewal fails, subscribers will receive notification and must complete payment within 7 days to avoid service interruption.

2. REFUND POLICY

2.1 15-Day Satisfaction Guarantee

- Feedback NFC offers a 15-day satisfaction guarantee beginning from the date of successful payment and completion of the client onboarding process.
- Within this 15-day period, subscribers may request a full refund if they are not satisfied with the Service for legitimate reasons related to:
 - NFC card performance issues
 - Dashboard functionality problems
 - Feedback analysis capabilities
 - System reliability concerns
 - Service features not functioning as described

2.2 Refund Eligibility Requirements

- Refund requests must be submitted in writing to ML@feedbacknfc.com within the 15-day period.
- Requests must include the subscriber's account information and detailed explanation of the issues experienced.
- Subscribers must cooperate with reasonable troubleshooting efforts before a refund will be processed.
- All NFC cards must be returned to Feedback NFC in their original condition before the refund will be processed.
- Shipping costs for returning NFC cards are the responsibility of the subscriber.

2.3 Non-Refundable Items

- Setup fees or implementation charges, if any, are non-refundable.
- Custom development or configuration work is non-refundable.
- Replacement card fees for lost or damaged cards are non-refundable.
- Training sessions that have already been conducted are non-refundable.

2.4 Refund Processing

- Approved refunds will be processed within 10 business days of approval.
- Refunds will be issued to the original payment method used for the purchase.
- Depending on the subscriber's payment provider, it may take additional time for the refunded amount to appear in their account.
- Confirmation of the refund will be sent via email once processed.

2.5 No Refunds After 15 Days

- No refunds will be issued after the 15-day satisfaction guarantee period has expired.
- Cancellations after the 15-day period will not result in any prorated refund for the unused portion of the subscription.
- The Service will remain accessible until the end of the paid subscription period, even if canceled.

3. SUBSCRIPTION CANCELLATION

3.1 Cancellation Process

- Subscribers may cancel their subscription at any time by sending a written request to ML@feedbacknfc.com.
- Cancellation requests must include the subscriber's account information and reason for cancellation.
- Cancellations will be effective at the end of the current paid subscription period.
- Cancellation confirmation will be sent via email once processed.

3.2 Effects of Cancellation

- Upon cancellation, subscribers will retain access to the Service until the end of the current paid subscription period.
- Automatic renewal will be disabled for canceled subscriptions.
- All NFC cards must be returned to Feedback NFC within 30 days after the subscription ends.
- Access to the dashboard and all features will be terminated at the end of the paid period.
- Subscribers may request an export of their data prior to the subscription end date.

3.3 Cancellation Due to Violations

- Feedback NFC reserves the right to cancel subscriptions without refund for violations of our Terms of Service, Privacy Policy, or Code of Conduct.
- In cases of suspected fraudulent activity, subscriptions may be suspended pending investigation.

4. PAYMENT DISPUTES AND CHARGEBACKS

4.1 Dispute Resolution

- In case of billing discrepancies or payment issues, subscribers should contact Feedback NFC directly at ML@feedbacknfc.com before initiating any payment disputes with their financial institution.
- We will work diligently to address legitimate billing concerns and resolve issues fairly.

4.2 Chargebacks

- Subscribers agree to contact Feedback NFC and comply with our refund policy before initiating a chargeback with their payment provider.
- Unauthorized chargebacks may result in immediate suspension of service, collection fees, and prohibition from future use of our Service.
- Feedback NFC reserves the right to pursue recovery of funds for unjustified chargebacks.

5. CHANGES TO PRICING AND FEES

5.1 Price Adjustments

- Feedback NFC reserves the right to modify subscription fees and pricing for future renewal periods.
- Any changes to pricing will be communicated to existing subscribers at least 30 days before their renewal date.
- Subscribers will have the opportunity to cancel their subscription before renewal if they do not accept the new pricing.

5.2 Additional Fees

- Replacement of lost, stolen, or damaged NFC cards will incur additional fees as specified in the current price list.
- Custom services or features beyond the standard subscription package may incur additional charges, which will be quoted separately.

6. TAX CONSIDERATIONS

6.1 Value Added Tax (VAT)

- All prices are subject to Value Added Tax (VAT) in accordance with Saudi Arabian tax laws.
- VAT will be clearly displayed on all invoices.
- Subscribers with valid tax exemption documentation must provide this information during the registration process.

6.2 International Transactions

- For subscribers outside of Saudi Arabia, additional taxes or fees may apply according to local regulations.
- Subscribers are responsible for any taxes, duties, or fees imposed by their local jurisdiction.

7. COMPLIANCE WITH SAUDI ARABIAN REGULATIONS

This Payment Terms and Refund Policy complies with all applicable Saudi Arabian financial regulations, including those established by the Saudi Central Bank (SAMA) and the Ministry of Commerce.

8. CONTACT INFORMATION

For questions about billing, payments, or refunds, please contact us at:

- Email: ML@feedbacknfc.com
- Address: Level 18, Faisaliah Towers, King Fahd Road, Riyadh, Kingdom of Saudi Arabia

سياسة الدفع والاسترداد متوفرة باللغة العربية عند الطلب. (Payment Terms and Refund Policy is available in Arabic upon request.)