## **REFUND POLICY**

Tosater LLC (hereinafter - we, the company) strives to make every customer happy with the provided service. We have therefore created this refund policy in order to prevent disagreement with our customers. By becoming a user of Tosater LLC you agree not to request or demand a refund or chargeback from your bank or credit card provider at any time while or after using our services. Any attempt to do so may be considered as breach of Client Agreement and you may be held liable in a competent court of law. If we however receive chargeback for any transaction we reserve the rights to freeze the customer's current balance with us and send the funds back after all fees have been charged. We draw customers' attention to the following: in reasonable and justified circumstances, we may refund payments made by any payment system including credit / debit cards. In this case the funds will be refunded back to the same payment system, credit / debit card or bank account from which the funds were originally received. If this Agreement is terminated for any reason other than Purchaser's breach of this Agreement, the Deposit shall promptly be refunded to the Purchaser.

We shall block the deposit of funds from any third parties to your accounts, and similarly we shall not allow withdrawal of funds from your accounts by any third parties or to destinations maintained/possessed by you. Only direct account deposits/withdrawals by you in person are allowed and accepted. In case during the use of entire our service we reasonably classify any of your (especially - fund deposit/withdraw activities) contrary against the usual purpose of the service, with the presence of direct or indirect illegal intent of yours or without a good faith, we reserve rights to act under this policy without giving any notification to you. Simultaneously you in this case indemnify for and against us direct and indirect losses/damages which we suffer as the result of your actions, especially - we shall upon our sole discretion compensate ourselves all the costs related to the funds transfer by deducting the respective amounts from your funds. Simultaneously we announce that we cooperate with the third parties, carefully selected and chosen partners of ours, who deliver us payment processing services acting as payment agents (such as Tosater LLC and Marketips.pro). We state that such cooperation customer's side should be deemed as integral and natural part of entire service provided by us, because each agent acts in favour of us.

If you ordered through our Web site, you can arrange to have us pick up your return—just call +48 22 3906397. Delivery purchases that may contain personal information are to be returned to a store. If you do not have a receipt, you may exchange the product or you will be issued a store credit provided that the purchase can be verified. The store credit will be the lowest retail price of the item over the last 90 days. In the absence of proof of purchase, identification may be required.