

Card Cancellation, Return and Exchange Policy

At SharPay, we are committed to providing a seamless card issuing process. Please review the following policy regarding card cancellations, returns, exchanges, and refunds. It is important to note that, as part of our agreement to provide card issuing services, we are bound by the rules and regulations of our partner - UAB Walleto, issuer of the cards license by Mastercard. All requests related to card cancellations, returns, exchanges, and refunds will be managed in full compliance with UAB Walleto policies and any applicable legal requirements.

1. Card Application Cancellation:

- **Physical Cards:** You can cancel your card application any time before the card is dispatched. Once the card is dispatched, cancellation is no longer possible.
- **Virtual Cards:** For virtual cards, cancellations must be requested before the card code has been delivered. Once the code is sent, cancellations cannot be processed.

While you cannot cancel a card once it has been dispatched or the card code has been delivered, you may choose to cancel the card after it has been activated. Please note that the original card will be deactivated and cannot be used. However, **no refund will be issued** for the cancelled card, and the process for reordering a new card will follow the standard application procedure.

2. Card Return and Exchange:

- **Physical Prepaid Cards:** Once a physical prepaid card has been delivered, it cannot be returned or exchanged, unless there is a defect or an error in the card's issuance.
- **Virtual Cards:** Virtual cards are final and cannot be returned or exchanged once the code has been delivered and activated.

3. Reporting Defective Cards:

- **Resolution Procedure:** If you receive a card that is defective, incorrect, or damaged, please notify SharPay support within **5 days of delivery** to begin the resolution process. After receiving your report, SharPay will coordinate with UAB Walleto to determine the appropriate measures. To facilitate the investigation, please provide the following information:
 - A clear description of the issue (e.g., damaged card, incorrect card type, etc.).
 - A photo or screenshot of the defective, incorrect, or damaged card, clearly showing the issue.
 - Any additional relevant details, such as the card number or order reference, that can help us quickly verify and address the problem.

Depending on the circumstances, we will arrange for a reissue of the card or, if necessary, a refund. If a reissue is required, SharPay will facilitate the process with UAB Walleto to ensure the corrected card is delivered to you. You will be informed of the status of your case and any required steps in a timely manner.

4. Refund Process:

- **Cancellation Refunds:** If you cancel your card application prior to dispatch, any refunds will be processed within 14 business days from the cancellation date.
- **Defective or Incorrect Cards:** Refunds for defective or incorrect cards will be handled individually, and the process will begin once the issue is verified. We will coordinate with UAB Walleto, to determine the appropriate resolution.

Contact Us:

If you have any questions or require assistance regarding card cancellations, returns, exchanges or refunds, please reach out to SharPay support via:

- **Email:** support@sharpay.net
- **Online Support Chat**

We are here to assist you and ensure a smooth experience with our card services.