REFUND AND CANCELLATION POLICY

Last updated: December 29, 2025

SPEKA PAYMENTS CORP. is registered under No. BC1383565, in accordance with the laws of Canada, with its registered address at 5577 153A Street, Suite 207, Surrey BC V3S 5K7, Canada (hereinafter referred to as the "Service provider" or "Provider"). This policy governs the procedures for requesting refunds and cancellations for transactions made through the System. It outlines the conditions under which refunds may or may not be granted, as well as the process for cancellations and the circumstances under which payments and transactions are non-refundable.

By using System and/or otherwise accessing the services provided by SharPay through the https://sharpay.net/ website (hereinafter referred to as "Website") you confirm that you have read, understood, accepted, and agreed to follow this Refund and Cancellation Policy

Definitions

When capitalized initial letters are used in this Policy, in addition to the terms defined elsewhere in Terms of Service, the following terms have the following meanings:

SharPay: a trademark used by the Provider to offer and provide services through the System.

System: Sharpay's electronic system used for the provision of the Services, accessible by means of remote communication or the Internet

User/Customer/You/Your: Any individual or legal entity who registers for and uses the SharPay System.

Wallet: A digital account in the SharPay System where funds, including electronic money, are stored.

1. General Terms

1.1. All payment transactions processed through the System are non-refundable and cannot be cancelled by you using the System, except as provided in this Policy.
1.2. You may not reverse any payment transaction made or allow any payment transaction to be returned, except for reasons of unauthorized or fraudulent use of your account or card, or for other reasons pursuant to your agreement.
1.3. SharPay does not bear any responsibility, provide any refunds, or cover any losses caused by inappropriate or unauthorized use of the System.

2. Wallet Refunds

2.1. When depositing or withdrawing funds, the corresponding funds will be debited from and credited to your account as appropriate.
2.2. Once a deposit or withdrawal transaction has been successfully processed, it is final and cannot be reversed.
2.3. In the event of a technical malfunction of the System, a deposit or withdrawal transaction may be cancelled at the discretion of the SharPay.
2.4. Refunds for Wallet transactions may only be requested if an error occurred due to a processing fault. Any approved refund will be issued in the same currency as the original transaction.

2.5. In the event that a payment was not processed correctly due to an error in our System, we will refund the payment amount, including any fees deducted, provided that the Buyer submits a written request to us within sixty (60) calendar days from the date of the transaction. Upon receiving the request, we will process the refund within 2-5 business days, provided the request includes the relevant details of the incorrectly completed transaction.

3. Exchange Refunds

3.1. When you exchange virtual currency for another virtual currency, the corresponding assets will be debited from and credited to your account.

3.2. Once your virtual currency exchange transaction is completed, it is final and cannot be cancelled. No refunds will be issued for completed exchanges.

3.3. A refund for an exchange transaction may only be requested in the following cases:

a) If the transaction was incorrectly processed due to a failure in the System, or
b) If you deposited funds into the System (Wallet), but the corresponding exchange transaction was not initiated or confirmed, resulting in the failure to transfer the exchanged funds to your specified digital wallet address or bank account within the standard processing time frame for such transactions

4. Cancellation

4.1. A User may cancel an order initiated through the transaction order form only if the cancellation occurs before SharPay executes the exchange operation.

4.2. Once your order has been executed, it cannot be modified or cancelled. Exchanges are final, and no refunds will be issued.

4.3. Sharpay reserves the right to cancel a virtual currency exchange transaction in the event of a technical malfunction of the System.

5. Refunds are not possible in the following cases:

A. The transaction has already been properly confirmed, and the funds have been sent to the specified bank account or digital wallet address;

B. The digital wallet address or bank account information provided by the User is incorrect;

C. The User's name differs from the name on the payer's bank account;

D. One type of virtual currency was sent to a digital wallet intended for another type of virtual currency (cross-chain deposits);

E. The transaction was initiated using a digital wallet or Blockchain network address that does not support the specific type of virtual currency selected;

F. The User does not have control or access to the digital wallet address or bank account specified for executing the transaction;

G. The User incorrectly specified the transaction amount or other details of the transaction;

H. The User misrepresented information or coerced a third party into completing the transaction;

I. The transaction was initiated in violation of the System's rules and procedures;

J. The transaction was initiated due to a security breach on the User's device/account or as a result of unauthorized access to the account;

K. Access to the User's account is lost due to the User's own fault.

6. Communication

The User may contact our customer service team for any inquiries, concerns, or complaints regarding a failed or incomplete payment transaction. Our support team can be reached through the following channels:

- **Email:** support@sharpay.net
- **Online Chat:** Available on our website or app
- **Phone Support:** +357 2503-09-49

7. Applicable Law

In the event that any questions or issues arise that are not addressed in this Policy, they shall be governed by the Applicable Law of the relevant jurisdiction.