# Refund & Dispute Resolution Policy

## 1. General Rules

1.1. **Right to Refund**
METASWAP Sp. z o.o. guarantees the right to a refund to all its clients in cases where a transaction related to the purchase or sale of cryptocurrency has **not yet been processed** and does not have the status **"Completed."**

Payments for exchange operations made on the METASWAP Sp. z o.o. platform are **non-refundable, irrevocable, and cannot be changed** once the transaction is completed and cryptocurrency or fiat funds are sent to the e-wallet, payment card, or bank account specified by the client.

Refunds in excess of the originally paid amount are not possible.
Clients are notified of refund decisions by email to the addresses registered in the METASWAP system.

## 2. Refund Requests

2.1. To request a refund (for fiat funds or cryptocurrency), the client must contact METASWAP by email at care@macpay.io, indicating the **transaction number** for which a refund is requested.

2.2. For pending invoices (i.e., any transaction not yet marked as "Completed"), the client may cancel the transaction directly via the personal account on the METASWAP platform using the **"Cancel"** option.

2.3. On average, the processing time for transactions is up to **30 minutes** after the receipt of fiat funds or cryptocurrency.
To ensure a faster response to refund or cancellation requests, METASWAP recommends also contacting **Customer Support Chat** via the official website https://www.macpay.io/

2.4. Once METASWAP receives the refund request, the client will be notified of the decision via email.

2.5. Refund requests are typically processed within **24 hours** from the moment the request is received.
All information related to the refund request is carefully checked and verified by METASWAP.

## 3. Refund Processing

3.1. In case of a positive decision:

**a. Fiat funds** will be returned to the client using the **same payment method and same account/card** from which the original transaction was made.

Refunds are processed via:

- SEPA / SWIFT (bank transfer): on business days;
- Payment cards (VISA / MasterCard): any day of the week;
- E-wallets (e.g., Neteller): any day of the week.

Please note that the enrollment of refund funds to the client's account may take up to **five (5) business days**, depending on the internal policies of the receiving bank. METASWAP has no control over these timelines.

**b. Cryptocurrency** will be returned to the client's wallet address as specified in the refund request.

3.2. During the review process, METASWAP may request additional documents such as identity verification, proof of payment, or any other supporting documentation.
If the requested documents are not provided within **2 working days**, or if there are doubts regarding their authenticity, the processing time will be extended, and METASWAP may temporarily **freeze the funds** related to the refund until the matter is resolved.

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## 4. Client Responsibility

4.1. Clients are responsible for providing **accurate and correct information** regarding each transaction.
METASWAP is not liable for losses resulting from client errors or incorrect data provided during the transaction process.

4.2. In cases where incorrect personal or payment details were entered by the client, **all associated fees and costs** of the refund process shall be borne by the client.

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## 5. Selling Cryptocurrency

If a refund cannot be processed (for instance, when a purchase transaction is already completed and cryptocurrency has been transferred to the client's wallet), the client may initiate a **sell transaction** via the METASWAP platform.
Upon completion, the corresponding fiat amount will be sent to the client's specified bank account or card.
Due to cryptocurrency price volatility, the value of the crypto asset at the time of sale may differ from its value at the time of purchase.

## 6. Chargebacks and Dispute Resolution

6.1. METASWAP encourages clients to **first contact Customer Support** to resolve any issues before filing a chargeback or formal complaint with their bank or payment provider.

6.2. Dispute settlement is carried out through direct communication with METASWAP Support.
During the investigation process, METASWAP reserves the right to temporarily **suspend the client's account** until the issue is resolved.

## 7. Fees and Costs

All costs and fees related to refunds are covered by the client and deducted from the refund amount.
Standard refund fees are as follows:

**Fiat Refunds:**

- Payment cards (VISA / MasterCard): Processing fee – 4.5%, Company commission – 4.5%
- SWIFT / SEPA bank transfer: Bank fee as per the bank's tariffs, Company commission – 5%
- Neteller: Processing fee – 4%, Company commission – 1% (EUR) / 4% (USD)

**Cryptocurrency Refunds:**

- Payment cards (VISA / MasterCard): Company commission – 3%
- SEPA / SWIFT transfer: Company commission – 5%

Additional blockchain/network fees may apply depending on the cryptocurrency type and network conditions.

## 8. Amendments

METASWAP reserves the right to make changes or amendments to this Refund & Dispute Resolution Policy, including to ensure compliance with applicable laws and regulations.
If the client does not agree with any updates, they should discontinue the use of METASWAP's services.

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