

FACTORITI DATA MANAGEMENT & CYBER SECURITY SERVICES L.L.C

The Binary Tower by Omniyat, 32, Marasi Drive Street, office 2405, Dubai

PAYMENT POLICY

The Company is financially responsible for clients account balance at any particular time. Company's financial responsibility begins with the first data about the customer's funds deposit and continues up to the full spend of customer's funds. Client has the right to demand any amount of funds from the Company which is available in his account at the time of request. The only official ways of depositing and withdrawing are the ways which appear at the company's official website, telegram bot and official mobile apps in App Store and Google Play. Client takes all the risks related to the usage of the payment methods, this as to the fact that the payment methods are not partners of the company and not in company's accountability. The company is not responsible for any cancellation or delay of funds transaction which depends on the payment method. In case that client has any complaints related to any of the payment methods, it's in his responsibility to contact the support center of this payment method and to notify the company about those complaints. The Company will not be responsible for the operation of any third-party service providers, which the customer may use in order to make any deposit/withdrawal. The Company's financial responsibility for the Client's funds begins at the moment when the funds arrive to the Company's Wallet or any other account belongs to the Company and that appears at Payment Methods page of the website. In case any fraud appears during a funds transaction or after it, the Company reserves the right to cancel this transaction and to freeze the Client's account. The Company's responsibility as to the Client's funds ends at those moments when the funds leave the Company's Wallet or any other account belongs to the Company and that appears at Payment Methods page of the website. In case of any technical errors which may appear during the financial transaction the company saves the right to cancel those transfer and all other client's financial activity at the company's website.

CLIENT'S REGISTRATION

By registering on the Website, the Client agrees to the processing of their personal data in accordance with the Privacy Policy. This processing is carried out for the purpose of providing services under the Agreement, as well as for the ease of use of the platform, prompt communication with the Client, protection of the Client's funds and prevention of fraud. This consent is valid for an unlimited period of time and can be withdrawn by sending a respective request to info@sms-activate.org. The process of collecting Client's personal data by the Company consists of collecting information about the Client's e-mail address, as well as collecting the data from cookies to gather statistics on the Client's interactions with the Website. All personal data provided to the Company by the Client is

considered confidential and can be disclosed to third parties only with the consent of the Client or during legal issues by the UAE government organization.

The Client registration procedure consists of one stage:

the procedure of Client registration on the Website of the Company;

To complete the Client's registration on the Company's Website, it is necessary to perform the following steps:

enter contact details;

accept the terms of this Agreement and its annexes.

DEPOSITING PROCEDURE

In order to make a deposit the client has to make a request from his personal profile. In order to complete the request the client has to fill the initiation of payment with an amount in any provided currency. Processing time of the request depends on the workload of the payment provider, the company cannot regulate this processing time.

TAXES

The company is not a tax agent and thus shall not provide clients' financial information to any third parties. This information will not be disclosed unless officially requested by government authorities.

ONE-CLICK PAYMENTS

You agree to pay for all goods and/or services or other additional services you ordered through the Website of the Company, as well as for any additional expenditures (if necessary), including, but not limited, all possible taxes, charges, fees etc. You take full responsibility for timely payments for the Website. Payment service provider facilitates a payment only for the amount specified by the Website, and it is not responsible for paying by user of the Website the mentioned above additional funds/expenses. After clicking the "Deposit" button the transaction is irreversibly considered to be processed and executed. After clicking the "Deposit" button you agree that you shall not be permissible to cancel the payment or request to cancel it. By placing the order on the Website, you confirm and state that you do not violate lawmaking of any country. Also, by accepting these Rules (and/or Terms & Conditions), you, as a cardholder, confirm that you are authorized to use Services offered via the Website. Please note that only you, as the cardholder, are responsible for buying and paying for all goods and/or services you have requested through the Website and for any additional expenses/fees that can be applied to this payment. Payment service provider is acting only as the executor of payment in the amount stated by the Website, and it is not responsible for pricing, total prices and/or total amounts. In case there are circumstances when you do not agree with the mentioned above terms and conditions and/or other reasons, we ask you not to proceed with the payment, and, if necessary, contact directly the administrator or support of the Website.