



Refund Policy

- Sympl is not responsible for the quality and/or delivery of products/services bought by customers from our partners.
- Sympl is not liable for any damages that might occur to the products/services bought by customers from our partners.
- Any refund/exchange is processed according to the merchant's policy for refund and exchange.
- In case of in-store purchases, any refund or exchange shall be processed from the same store where the original purchase took place.
- The customer will receive a SMS confirmation from Sympl when the refund is processed successfully by the merchant, whether it's a full refund or a partial refund.
- Any changes in Sympl transaction details, arising from the refund or exchange of the products/services purchased, will reflect automatically on the customer's account on Sympl app.
- The EGP100 service fee is only refundable in full refund cases that occur up to 72 hours from purchase date only.
- In case a down payment was paid, it will be refunded back to the customer in part or in full respective to the refunded amount requested by the customer and it will be refunded using the same payment method.
- Any overpaid payments, arising from the refund of the products/services purchased, will be charged to the customer's Sympl balance to be used for deductions of any future due payments.

Full refund

- Service fee: the EGP100 service fee is only refundable in case the full refund occurs within 72 hours from the purchase date. The service fee will be refunded to the customer's card used in the original purchase.
- Any full refund is processed according to the below terms:

<u>Type of purchase</u>	<u>Down payment</u>	<u>Due Payments</u>
In-store purchase	The down payment will be fully refunded by the merchant according to the original payment method used.	- If no due payments were paid yet, all upcoming due payments related to this transaction will be cancelled from the customer's account. - If any due payments were already paid, the total amount of paid payments related to this transaction will be charged to the customer's Sympl balance to be used for deductions of any future due payments.
Online purchase	The down payment will be fully refunded by Sympl to the card used in the original transaction.	

Partial refund

- Service fee: any partial refund is not eligible for a refund of the EGP100 service fee, regardless of when the refund occurred.
- Any partial refund is processed according to the terms of the below scenarios:

Scenario 1:

No down payment was paid:

Scenario	Action
No due payments were paid	Due payments will be adjusted according to the new transaction amount
Due payments paid < new transaction amount	Remaining due payments will be adjusted according to the new transaction amount
Due payments paid >= new transaction amount	Due payments will be cancelled and any overpayments will be charged to the customer's Sympl balance to be used for deductions of any future due payments

Scenario 2:

Down payment was paid:

Scenario	Action
Refund amount <= down payment	The down payment will be refunded back to the customer in part or in full depending on the refunded amount
Refund amount > down payment & no due payments were paid	The down payment will be refunded back to the customer in full and due payments will be adjusted according to the new transaction amount
Refund amount > down payment & due payments paid < new transaction amount	The down payment will be refunded back to the customer in full and due payments will be adjusted according to the new transaction amount after deducting the due payments already paid
Refund amount > down payment & due payments paid = new transaction amount	The down payment will be refunded back to the customer in full and remaining due payments will be cancelled
Refund amount > down payment & due payments paid > new transaction amount	The down payment will be refunded back to the customer in full, remaining due payments will be cancelled, and any overpayments will be charged to the customer's Sympl balance to be used for deductions of any future due payments