

Uniqapay - Refund Policy

1. Introduction

Uniqapay ("we," "us," or "our") is committed to providing a transparent and efficient refund process for our customers using our remittance services in Malaysia. This Refund Policy outlines the circumstances under which refunds are issued and the process for requesting a refund.

2. Refund Eligibility

You may be eligible for a refund under the following circumstances:

- **Unauthorized Transactions:** If a transaction was processed without your authorization and you have promptly notified us.
- **Our Error:** If a transaction was processed incorrectly due to an error on our part (e.g., incorrect amount, incorrect recipient details).
- **Transaction Failure:** If a transaction failed to be completed due to technical issues within our control.
- **Cancellation (Under Specific Conditions):** If you cancel a transaction before it has been processed and sent, subject to the conditions outlined in Section 3.

3. Cancellation and Refund Conditions

- You may cancel a remittance transaction and request a full refund, provided the transaction has not yet been processed and dispatched by Uniqapay.
- Once a transaction has been processed and dispatched, cancellation may not be possible. In such cases, we will make reasonable efforts to recover the funds, but a full refund cannot be guaranteed.
- If the receiver has already claimed the funds, no refund can be processed.
- Refunds will be issued to the original funding source used for the transaction, where possible.

4. Refund Process

- To request a refund, you must contact our Customer Support team as soon as you become aware of the issue. You can contact us via:
 - Phone: 03-21102700
 - Email: info@uniqa.com.my
- You will be required to provide the following information:
 - Your Uniqapay Account details
 - Transaction details (date, amount, transaction ID)
 - Reason for refund request
 - Any supporting documentation.
- We will investigate your refund request promptly.
- If the refund is approved, we commit to processing the refund within **one (1) business day** from the approval date.
- You will receive a confirmation notification once the refund has been processed.

- Please note that the time it takes for the refunded amount to appear in your account may vary depending on your bank or payment provider.

5. Exclusions

Refunds may not be granted in the following circumstances:

- If the transaction was authorized by you and completed correctly.
- If the delay or failure of the transaction was due to factors outside our control, such as issues with the recipient's bank or payment provider.
- If you provided incorrect recipient details, and the funds have been disbursed. In these cases, we will attempt to recover the funds, but a refund cannot be guaranteed.
- If you have breached the terms of service.
- If the funds have been claimed by the receiver.
- If fraudulent activity has been detected.

6. Fraudulent Activity

Uniq Pay takes fraudulent activity seriously. Any attempt to obtain a refund through fraudulent means will be reported to the relevant authorities.

7. Changes to This Refund Policy

We may update this Refund Policy from time to time. We will notify you of any material changes by posting the updated policy on our website or through other communication channels.

8. Contact Us

If you have any questions or concerns regarding this Refund Policy, please contact our Customer Support team using the contact information provided in Section 4.

Important Notes:

- This policy is intended to provide a clear and concise overview of our refund process.
- Uniq Pay reserves the right to amend this policy at any time.
- Ensure that all contact information is correct.
- Consult with a legal professional to ensure that this policy aligns with all applicable Malaysian laws and regulations.
- Clearly state what defines a business day.