

PGC Token Refund Policy

1. You can get a refund if:

- (a) there is a duplicate transaction that results in double withholding of funds due to technical problems, in which case the second withdrawal of funds will be cancelled. If additional PGC Tokens were issued during the duplicate transaction, those PGC Tokens need to be returned to the smart-contract prior to claiming your refund according to the procedure described in Section 2 below.
- (b) Paygine experiences a technical issue with PGC Token delivery and you do not receive your PGC Tokens within 48 hours of payment;
- (c) Due to a change in applicable law, you can no longer hold PGC Tokens and/or participate in the ICO. In this case, you will need to return your PGC Tokens to the smart-contract prior to claiming your refund according to the procedure described in Section 2 below.

2. In order to claim the refund, you must:

- (a) Email your refund request to helpline@paygine.com
- (b) Provide the following information with your refund request:
 - o a copy of a document that verifies your identity for identification purposes;
 - o ID of the transaction with the date and time stamp;
 - o Scan of the receipt evidencing the payment;
 - o Purchase amount and number of PGC Tokens due to be issued;
 - o The first six and the last four digits of the credit card used to effect the payment;
 - o ETH Wallet address;
 - o Preferred refund type (credit for purchases, money back); and
 - o Email address of the purchaser.
- (c) Explain the reason behind your request
- (d) You have five (5) business days from the PGC Token purchase date to claim your refund, except that you will have 14 days to claim the refund in the case of request due to a situation described in Section 1(c) from the time the change in law became effective.
- (e) In the case of refund request due to reasons specified in Section 1(a) or 1(c) above, you have to return the PGC Tokens to the smart-contract prior to sending your refund request.