

Debit Card Refund Policy

September 2019

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Introduction

This Policy describes Parmenion's approach to refunding payments which have been made to us by debit card.

Debit Card Refunds

1. Parmenion does not process refunds of debit card payments at the client's request.
2. Parmenion may, where appropriate under its regulatory obligations, process a refund of a debit card payment as a consequence of anti-money laundering and counter terrorist financing checks
3. Clients may exercise cancellation rights (where applicable) in accordance with Parmenion's Terms & Conditions. Upon receipt of a cancellation request, Parmenion reserves the right to process the return of funds via a debit card refund back to source.
4. Parmenion also reserve the right to process any withdrawal requests received within 60 calendar days of a debit card payment, via a debit card refund back to source.
5. In any of these stipulated circumstances 2-4, Parmenion has sole discretion as to whether or not the payment will be processed as a debit card refund.

Policy Review

This policy will be reviewed on at least an annual basis, or sooner in the event of a business or regulatory change which has an impact on the policy. We will notify you of any material changes to this policy



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