

PRZELEWY365.COM CANCELLATION & REFUND POLICY

1. After placing the money transfer order the transfer can be cancelled if the cancellation is sent to us **not later than 8 am the following day**, by completing the return form and emailing it to the following email address info@tonio.co.uk
2. In case you have paid the money to our account and have not place an order, we will refund the money to you upon filling and sending to us the RETURN FORM and after complying with IDENTIFICATION REQUIRMENTS.
3. In case the Receiver's bank account is closed or for any other reasons the Receiver's bank returns your money back to us, we will immediately inform you and we will either fully return the money to you (minus according fees) or we will remit the money to another destination of your choice.
4. Cancellation requests result in a refund of the amount of the transfer. If possible, please send us a receipt and we will then endeavour to forthwith deal with the cancellation and refund request and it will take no more than up to 5 days to make a refund. However, we will be doing our best to process your refund within the same day.
5. Any cancelled transfer normally results in the payment being reimbursed, except for the following:
 - a. The fee for the transfer may be retained to cover the costs of Tonio Ltd and additional reasonably incurred charges may also be imposed by Tonio Ltd, including but not limited to foreign exchange rate costs, save as in situations where the cancellation is solely attributable to a fault of Tonio Ltd;
 - b. No refund will be made if the receiver has already been paid the amount at the time the cancellation request is made to Tonio Ltd or there is insufficient time to cancel the transfer process due to a late cancellation request.

6. In case a transfer is not carried out correctly or does not arrive in the receiver's account, Tonio Ltd will forthwith refund the particular amount together with the fee charged following an investigation of the incident relating to the particular transfer, except that you have failed to comply with the identification requirements or other terms and conditions, for example provide your passport number, current address and correct bank details or have provided incorrect or illegible details or have failed to deposit funds with Tonio Ltd.
7. Tonio Ltd also refunds any transfers if funds are not received by the receiver within 5 working days, except that this is caused by circumstances beyond Tonio Ltd's control, e.g. IT failures or incorrect information provided by you.
8. Tonio Ltd reserves its right to amend this policy from time to time by publishing a new policy on its website.