



**PAYMENT POLICY
& PROCEDURE**

1. PURPOSE

The purpose of this Payment Policy & Procedure (hereinafter – the “Payment Policy”) is to establish operational processes and procedures for Bank transfer and Card payment on the Platform to minimize risk and provide the greatest value, and availability of high quality services to each DEALNOX LLC (hereinafter – “DEALNOX”) User. DEALNOX provides its services legally.

2. DEFINITIONS

Account: means an account registered by the User on the Platform.

Bank: means any bank, which collects payments made by the DEALNOX Users on its account.

Bank transfer: means an electronic transfer of the User's Funds from one bank/financial institution to another.

Banking Day: means the part of a day on which the Bank is open to the public for carrying on substantially all of its banking functions.

Cardholder: means any User, who makes payments on the Platform using a Payment card.

Cryptocurrency: means peer-to-peer decentralized digital representation of value (e.g. bitcoins, ethers, etc.).

Deposit: means a transfer of a certain amount of money to the User's Account via a Payment card or Bank transfer.

Fiat currency: means government-issued currency, that is designated as legal tender in its country of issuance through government decree, regulation, or law.

Funds: means a certain amount of money (Fiat currency and Cryptocurrency) transferred to and accumulated on the User's Account.

Online bank transfer: means a technical connectivity service enabling any User to fund their Accounts with a valid bank account by submitting an electronic transfer request to their bank for selected funds to be transferred to DEALNOX

Order: means a personal application to the Terms of Use.

Payment card, Card, Debit card, Credit card: means a payment card Visa, Visa

Electron, MasterCard or Maestro , which is used by the User as the means of payment on the Platform.

Rules of International Payment Systems: means any rule, instruction, recommendation, etc., of MasterCard and/or Visa, which regulates order of processing transactions, technical requirements for processing transactions, as well as other provisions on acceptance of a Payment card.

User: means a person or an entity that uses the Services, agrees to follow the Terms of Use and is a holder of an Account.

All other terms and definitions in the Payment Policy are used in the same meaning as under the Terms of Use.

3. PAYMENT METHOD

For the Users' convenience, DEALNOX offers several payment methods for Deposit Account, including Bank transfer and Card payment.

3.1. BANK TRANSFER

3.1.1 . International bank transfer

International bank transfer is processed via SWIFT

- Payment procedure

For international bank transfer, to initiate Deposit, the User needs to obtain an electronic document with payment details on the Platform. The document should be printed and provided to the User's bank for relevant payment. In case the User wants to make Deposit via international bank transfer payment by online banking the User should receive DEALNOX's bank details and use them.

3.1.2 Domestic bank transfer

(a) USD domestic bank transfer is processed via ACH transfer or domestic wire

Processed by the ACH or domestic wire network available only for Users that have US bank account. User will be able to use ACH or domestic wire only if the payment has been done in USD.

- Payment procedure

For transfer via ACH or domestic wire, to initiate Deposit, the User needs to obtain an electronic document with payment details on the Platform. The document should be

printed and provided to the User's bank for relevant payment. In case the User wants to make Deposit via ACH or domestic wire by online banking the User should receive DEALNOX's bank details and use them.

(b) EUR domestic bank transfer is processed via SEPA.

SEPA bank transfer is available in the countries covered by SEPA. The information on the countries covered by SEPA is available [here](#). User will be able to use SEPA bank transfer only if the payment has been done in EUR.

- Payment procedure

For SEPA bank transfer, to initiate Deposit, the User needs to obtain an electronic document with payment details on the Platform. The document should be printed and provided to the User's bank for relevant payment. In case the User wants to make Deposit via SEPA by online banking the User should receive DEALNOX's bank details and use them.

4. PAYMENT PROCESSING TIMELINE

In accordance with the internal rules and requirement of DEALNOX and taking into account the Rules of International Payment Systems payment processing time depends on the chosen direction.

Banks/financial institutions, which initiate and make the Bank transfer and Card payment, can prolong the processing timeline with regard to their internal rules and procedures.

5. PAYMENT DEPOSIT CHARGES

Bank/financial institution fee will be charged on the amount of Deposit and will depend on the chosen payment method. Such fee will be reflected on the Platform when choosing payment method and will be charged automatically while processing payment transaction.

SECURITY

DEALNOX has implemented technical and organisational security for transaction capabilities that offer reliable protection from unauthorized access and provides the User with the safest way to make transactions over the Internet.

6. RESPONSIBILITY

DEALNOX is responsible for the Transaction, including services or other facilities that are the subject of the Transaction, and for related customer service, dispute resolution, and execution of the Transaction, and such services, including customer support and related service, that are not provided by the Payment Service Provider and the Bank.

7. MODIFICATIONS

The amount limits and processing timeline, as well as other terms and conditions of this Payment Policy are subject to modification by DEALNOX and in the case of any such modification, DEALNOX will make proper announcement. The modifications will apply after DEALNOX has given notice.

In case if the User does not wish to accept the revised Payment Policy, he/she should not continue to use DEALNOX Services. If the User continues to use the Services after the date on which the modifications come into effect, his/her use of the Services to be bound by the modified Payment Policy.