Payment Policy

This Payment Policy sets out the policy of https://careertoolkit.my/, DIGITAL SERVICES & TECHNOLOGY FORGE LTD, BARTLE HOUSE 9 OXFORD COURT, MANCHESTER, ENGLAND M2 3WQ, United Kingdom. (further "We", "Us", "Our") in relation to the collection of customer ("You") fees and charges payable for the use of https://careertoolkit.my/ Services, and the manual payout process for eligible creators and human CV providers.

1. Purchase Terms

1.1. You understand that in order to use our Services at our Dashboard (https://careertoolkit.my/) you need to join Hub. To buy tokens or a human CV service, you need to be authorized to your account and pay for it using your payment method.

1.2. Token purchases credit your token balance. Human CV orders are paid separately and do not use AI tokens unless you also purchase or spend tokens for AI Services.

1.3. As soon as we are notified about your payment, we undertake to credit your token balance for token purchases or mark the human CV order paid for human CV service purchases.

1.4. We are not obligated to execute the purchase in case the payment fails or is denied by the payment service provider.

1.5. By purchasing our Services, you explicitly agree that you clearly understand and agree to what you are purchasing.

1.6. Purchases shall be made only from one's own customer account.

1.7. We reserve the right to refuse any order you place with us. We may, in our sole discretion, limit or cancel quantities purchased per person or per order. These restrictions may include orders placed by or under the same customer account, the same credit card, and or orders that use the same billing and or shipping address. In the event that we make a change to or cancel an order, we may attempt to notify you by contacting the email and or billing address or phone number provided at the time the order was made.

1.8. You agree to provide current, complete, and accurate purchase and account information for all purchases made through our Services. You agree to promptly update your account and other information, including your email address and billing contact details, so that we can complete your transactions and contact you as needed.

2. Prices and Payments

2.1. We reserve the right to change token prices, human CV service prices, provider payout amounts, or other charges, but the listed prices at the time of order placement are valid for that order.

2.2. Payments can be charged to the customer's account with a debit or credit card or any other payment source used to make the purchase. The authorized transaction currencies are EUR, GBP, and USD. All prices displayed on the platform are denominated in the applicable transaction currency at the time of purchase. Where a payment is made in a currency other than the authorized transaction currencies, the customer's card issuer may apply its own exchange rate and any associated fees, for which we bear no responsibility.

2.3. Payments are processed using a secure and verified payment gateway, with no sensitive financial information being input through our website. A secure method of accepting payments is processed using SSL encryption.

2.4. You acknowledge and understand that the order will not be processed if a debit or credit card payment or any other payment source is not approved or returned for insufficient funds on deposit.

2.5. Upon a fraudulent attempt to file a dispute or chargeback, we reserve the right, if necessary, to reset purchases made, terminate your account, and or permanently ban your IP address. We ask that you contact our support team first so we can try to resolve payment issues promptly, but nothing in this Payment Policy limits any rights you may have to raise a dispute with your payment provider.

3. No Refunds

3.1. Except where non-excludable statutory consumer rights apply, purchases are final once the relevant tokens or Services have been supplied to your account.

3.2. If applicable law gives you a right to cancel before supply begins, that right is preserved unless and until you expressly request immediate supply and acknowledge that the right will be lost once supply starts.

3.3. Subject to the above statutory provisions, any payments made for buying or spending our tokens are non-refundable and non-transferable.

3.4. The tokens are virtual and cannot be exchanged for real-world currency of any kind.

3.5. Human CV service payments are generally non-refundable after the order has moved into fulfilment, a professional provider has been assigned, or work has started. Revision requests are handled through the order workflow and must relate to the original brief. We may refund, cancel, or credit an order before fulfilment begins where required by law or where we choose to do so.

4. Creator and Provider Payouts

4.1. Creator template purchases are paid through a manual payout ledger after the creator accepts an offer. Template submissions do not create a customer-facing transaction because careertoolkit.my is the buyer.

4.2. Human CV provider payouts are credited to the manual payout ledger when the customer accepts the delivery or when an administrator marks the order completed.

4.3. The minimum payout request is EUR 25. Only available ledger entries can be included in a payout request. Requested ledger entries are locked until the request is paid, rejected, or otherwise resolved.

4.4. Payouts are processed outside the app by SEPA, SWIFT, card transfer, or another supported manual method. Typical processing times are 1-3 business days for SEPA and 3-5 business days for SWIFT or card transfers after we mark the payout for processing. Bank, compliance, and regional delays may apply.

4.5. We may require verification and accurate payout information before processing a payout. We may reject or delay payout requests that are incomplete, inaccurate, suspicious, duplicate, legally restricted, or otherwise inconsistent with these terms.

5. Governing Law

5.1. This Payment Policy and any disputes or claims arising out of or in connection with it shall be governed by and construed in accordance with the laws of England and Wales. The parties agree to submit to the exclusive jurisdiction of the courts of England and Wales.

6. Disclaimer

6.1. There is no guarantee that you will be able to access the Hub at any time, and if the server is no longer working, all tokens will be canceled from the account.

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