

# Refund Policy

Version: Initial 1.0

Effective Date: 16 December 2023

This Refund Policy is an integral part of the General Terms of Service (the **Terms**) [\[LINK\]](#) and uses the same definitions as the Terms, unless otherwise specified herein. The Refund Policy outlines our rules on refunds of the Calling Balance. Chargebacks related to Banking and other functions provided by our third-party providers are regulated according to such third-party provider's refund policy, so please consult those if you wish to make a chargeback. Should you have any questions or concerns regarding refunds in the Protocall, please contact us at [accsupport@protocall.ch](mailto:accsupport@protocall.ch).

## 1. TALKING BALANCE REFUNDS

- 1.1. We do not offer any refunds on Deposits in form of Talking Balance. Please consider this when making the Deposit.
- 1.2. Talking Balance can only be spent on Talent Talks in the Protocall.
- 1.3. In case your Account is terminated by you or by us due to your fundamental breach, you permanently lose the access to your Talking Balance. More detailed information on Account termination can be found in "Termination and Changes" section of the Terms.
- 1.4. In other cases of Account suspension or termination you may still have access to your Talking Balance as well as some other functions as provided in Schedule 1 of the Terms.

## 2. EARNINGS BALANCE REFUNDS

- 2.1. Earnings Balance cannot be refunded per se as you do not pay for it personally, however, it can be paid out to you (only Talents).
- 2.2. Earnings Balance payouts are regulated by the Calling Balance Terms & Conditions and the Service Provision Agreement with Talents.
- 2.3. In case your Account is terminated by you or by us due to your fundamental breach, you permanently lose the access to your Earnings Balance. More detailed information on Account termination can be found in "Termination and Changes" section of the Terms.
- 2.4. In other cases of Account suspension or termination you may still have access to your Earnings Balance as well as some other functions as provided in Schedule 1 of the Terms.

## 3. USE OF CHARGEBACK

- 3.1. You shall resolve any refund issues with Protocall before contacting banks or financial institutions with a chargeback request. We will do our best to assist you on your issue.
- 3.2. In case you have initiated a chargeback procedure with your bank or other financial institution, Protocall will investigate such chargeback request within a reasonable time and will inform your bank or financial institution whether transaction in question has been cancelled.
- 3.3. Please note that Protocall has the right to suspend your Account for the period of chargeback investigation process.