**PRIVACY POLICY**

We put our main focus on the customer. It's of great importance for us that you feel safe and secure. Urban One respects your privacy and protection of personal data you provide to us when you visit our website. So please read about how Urban One under Monargo processes your personal information.

The purpose of the Privacy Policy is to easily present to you the personal information we collect about you, on what basis and for what purposes we process it, the ability to review the management of your privacy settings and your rights regarding personal information.

Urban One - Monargo doo's privacy policy is in accordance with the Law on Personal Data Protection ("Official Gazette of Montenegro", No. 79/08 of 23.12.2008, 70/09 of 21.10.2009, 44/12 of 09.08 .2012) passed on 08/17/2008. (hereinafter referred to as the General Regulation on the Protection of Personal Data) and the legislation of the Republic of Montenegro.

**1. Data processor**

Responsible for the processing of your personal information described herein as a data processor is:

Monargo doo.

Djoka Mirasevica M3

81000 Podgorica

E-mail: buy@urbanone.me

Your questions regarding this Privacy Policy, the confidentiality of your personal information, the processing methods or your claims regarding the exercise of personal data rights will be answered by the responsible person and / or data protection officer at Monargo Ltd. - UrbaOne at buy@urbanone.me.

**2. Legal basis and processing purposes**

Monargo Ltd. collects, records, stores, sends and otherwise processes the personal information it has about you based on various legal bases and for the purposes set out below.

**2.1. Contract Based Processing - purposes**

I) Product Sales / Purchase Agreements - Enabled personal information of customers in online stores at www.urbanone.me (regardless of registration);

II) Internet or mobile service agreement - personal information of the client (e.g. user account registration)

As part of exercising rights and fulfilling contractual obligations, Monargo processes personal data of individuals for the purpose of identifying an individual, entering into a contract (when a contract for the sale of a product between Monargo and the buyer in an online store is made at the time when Monargo sends an email to the buyer about the status of his order ("Order ready / prepared for download"), personal information in this case is deemed to have been sent on the basis of contractual legal basis and for the purpose of contracting), for communication with you (notification of changed general conditions, new version of mobile application, etc.) .) to provide customer support (e.g. technical troubleshooting), and in the case of purchases for the purpose of order fulfillment (procurement, product delivery, invoicing, resolving potential customer requests (complaints, warranties)), sending notices to individuals regarding order realization and any other purposes which are required to complete an order, to save a purchase history (registered users only), to carry out any billing procedures, and for their own accounting and tax purposes.

**2.2. Processing based on legal obligations- purposes**

Monargo processes personal information on the basis of legal obligations that apply to Monargo ( e.g. certain tax regulations, keeping accounts, storing prizewinners' data, etc.).

**2.3. Processing based on legal interests- purposes**

Monargo may process personal data on the basis of the legitimate interests pursued by Monargo, except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject who requires the protection of personal data. In the case of further processing of information collected about an individual, Monargo carries out an assessment in accordance with the General Regulation on the protection of personal data. Such further use of the data in a pseudonymized or aggregated form is the legal use of the data for marketing and other business or technical analyzes of Monargo. As an additional measure for some forms of further processing of traffic data, the deletion of certain data can also be used.

Based on a legitimate interest, Monargo may process data to the extent necessary and proportionate to ensure the operation of the Internet services, specifically to prevent unauthorized access to your account, spread malicious codes, prevent fraud, etc. other misuse of the Website or mobile application as well as the protection of your intellectual property rights in connection with the Internet Services. Based on legal interests, Monargo may process your personal information also for the purposes of direct marketing (in the case of customers), prevention of abuse, the pursuit of claims or defense against claims in administrative and legal proceedings.

**2.4. Consent (Permit) Processing - Purpose**

The Monargo Company processes personal information on the basis of consent to the processing of personal data that an individual submits to the company for the following purposes:

I) for direct marketing purposes - receipt of notification. The announcements contain current offers, benefits and / or invitations to the events of the manager and his business partners, invitations to participate in sweepstakes and competitions, and useful tips, news and reminders from the world of sports and healthy lifestyles;

II)to conduct marketing analysis and customer segmentation as well as to send customized product and service offerings;

III)for the purpose of participating in giveaways.

In view of the personal data provided, you can recieve notifications and personalized offers via SMS, MMS to a phone number, e-mail to the email address provided, or in hard copy to the address provided.

You may revoke or amend your consent at any time in the same manner as the consent was permitted by clicking on the 'unsubscribe' button at the bottom of the email; in your account settings or by sending a specific consent revocation request to buy@urbanone.me .

Since consent includes direct marketing based on an individual's profile, Monargo may conduct the classification of individuals into segments based on the use of Monargo's websites for the purpose of customized service and product offerings.

**3. PERSONAL DATA WE COLLECT**

Monargo collects a variety of information, including personal information, with which you can be directly or indirectly identified if you or others choose to share this personal information with Monargo. We receive information in a number of ways, including shopping at an online store, signing up for email notifications (direct marketing), registering an account at an online store, and visiting websites.

The personal information we collect:

I) basic personal information such as first and last name, date of birth, email address, residence address (street, house number, postal code, place, country), delivery address (street, house number, postal code, place, country) , telephone number and password to ensure the protection and use of our services;

II) purchase and payment information, whereby in the case of payments made via credit card, the contents of the card data are not stored in Monargo's databases.

**4. COOKIES and related technologies**

When you use our Internet services, cookies are installed on your computer. In general, cookies and related technologies work by assigning a unique number to a browser or device that has no meaning outside of Monargo.

Monargo uses these technologies to personalize the experience and to help provide content specific to your use.

You can use the settings in your browser or mobile device to manage the information collected through cookies or related technologies. Monargo agrees to allow you to manage your privacy and sharing, but takes no responsibility for incorrect Do Not Track signals from your Internet browser. Refusing cookies may cause some features of the services offered to you to be unavailable.

**5. ANAGING ITEMS IN THE USER ACCOUNT**

**5.1. Account updates**

It is the responsibility of the individual to submit accurate and complete information. Any registered changes to personal data in the account of an online store or mobile application may be updated, adjusted or modified by the registered user in the account settings.

**5.2. Account closure**

If you wish to close your online store or mobile application account, you can do so at any time in the settings tab of your account (following the instructions on the website that is updated from time to time) by sending a request to close your account at the contact address. A written request must be accompanied by proof of identity and address. The account will be closed within 10 business days of admission of the individual's written request and proof of correctness.

Closing an e-commerce account does not mean withdrawing consent (unsubscribing) from receiving notifications and direct marketing.

Please note that some personal information about you that we process under a contract may not be erased in accordance with tax law regulations and stored for 10 years from receipt of an order, ie resolution of a complaint or return of a product.

**6. PROVIDING PERSONAL DATA**

**6.1. Contract handlers**

Monargo may provide your personal information to third parties with whom it has contracts for the processing of personal data (hereinafter referred to as "contractual processors") for the purpose of supporting, analyzing and continuously improving our services, processing payments or delivering orders. Contractors shall have access only to such personal information that is strictly necessary for them to provide the services they perform for us and only for the purposes of performing these tasks on our behalf and may not use them for any other purpose. Contractors are required to protect your personal information.

Monargo may work with contractors who process statistics for us about how you use our services for the purpose of advertising our services, and to display information that may be in your interest. Such processors have access to anonymous data only.

**6.2. Third-party websites and applications**

We may share your personal information with your permission with third-party applications if you choose to access our services through such an application (e.g., Facebook, Google Account). Monargo is not responsible for what third parties do with your information, so you must ensure that you trust the application and that it has appropriate guidelines in place to protect your personal information.

There are links to Monargo websites that are not under the control of Monargo. By visiting this site, you may send your information to third parties with whom Monargo does not have a personal data processing agreement. These sites have their own privacy policies in which they process your personal information. Please read their privacy policy, to get acquainted with how they process your personal information on the websites of third parties you visit.

**6.3. Joint Managers**

We may share your personal information with the contractual partners with whom we act as a joint manager who, in accordance with this privacy policy, may process your personal information (e.g., a giveaway in collaboration with suppliers).

**6.4. Universal legal succession**

In the case of a merger, or if Monargo becomes involved in a business association, division or transfer of business to a third party, your personal data may be transferred to a third party associated with the acquisition of Monargo.

**6.5. Public bodies**

Not withstanding the provisions regarding the storage period of personal data under the Privacy Policy, we may store your personal data for long periods and send it to third parties such as the police, prosecutor's office, court and other competent state bodies inside or outside Montenegro if we evaluate that such enabling is necessary and based on the law solely for the purpose of preventing, investigating, detecting or prosecuting criminal offenses. We may also release your personal information to public authorities when necessary to obtain or defend legal claims in court or in administrative or out of court proceedings.

**6.6. Sending data to non-EU or EEA countries**

In the case of using internet services outside the EU Member States, the data sent can be transmitted, stored or processed in third countries where legislation in the field of personal data protection prescribes different standards than in the EU or EEA Member States. By using the Services in countries outside the EU, you agree that the personal data may be transferred or transmitted to entities located in third countries. Otherwise, Monargo will not personally disclose your personal information to countries outside the EU or EEA.

**7. DEADLINES FOR STORING PERSONAL DATA**

We store personal information for as long as is necessary to secure our services, that is, for longer if there are legal obligations.

The personal data associated with your account is stored until the account closes, and the data related to the purchase made by the user in the online store is stored. You can either close your account yourself in your account settings or ask us to delete it. Closing your account and deleting your personal information can take up to 10 business days to complete. Please note that we may retain some information from closed accounts in accordance with the law for the prevention of fraud, debt collection, dispute resolution, troubleshooting, assistance with investigations by competent authorities, the achievement of conditions of use of services and the adoption of other measures permitted by law. The information we retain will be processed in accordance with this privacy policy.

Information regarding payment for online shopping purchases and related contact details of individuals may be stored for the purpose of fulfilling contractual obligations until full payment of services, or until the expiration of the statute of limitations on individual claims, which may be up to five years, by law. In accordance with tax regulations, invoices issued are kept for a further 10 years after the end of the year in which the invoice was issued.

We keep personal data obtained from consent until the revocation of consent, but for a maximum of 5 years.

Information that you no longer need for the purposes for which it was collected or otherwise processed may be anonymous and combined with other information that does not allow the individual to be identified as providing statistical information that is commercially useful to Monargo, such as statistics on the use of the services we provide. This personal information is anonymous and does not allow you to connect with an identifiable individual.

**8. PROTECTION OF PERSONAL DATA**

We implement a number of technical and organizational measures to ensure the protection of personal data during collection, transfer and storage. Monargo endeavors to appropriately protect your personal information, but does not guarantee the complete security of the personal information you provide to us and is not responsible for the theft, destruction, loss, intentional or unintentional disclosure of your personal information or information about you. Monargo adheres to generally accepted standards for the protection of information received during transmission as well as after receipt, but no electronic transmission or storage is 100% secure, so we cannot guarantee complete security. Monargo uses SSL technology (Secure Sockets Layer) to secure the encryption of personal and credit card information. Monargo cooperates with a company that ensures the security of our services and your personal information. Monargo users are additionally protected by changing the firewall and other technologies to ensure data protection.

Data protection is the responsibility of the user with appropriate protection of his or her mobile device or computer, as well as protection of the username, password and appropriate software (antivirus) protection of your electronic device. To ensure that these measures are effective in preventing unauthorized access to your personal information, you must be aware of the security features available to you through your browser. Use a browser that provides security feature settings before you submit your personal or credit card information online. Please note that if you use a browser that does not support SSL technology, such transfer of personal data may be risky.

Most browsers allow notifications if you are on a website that does not provide a secure connection or if you are submitting information through an unsecured connection. Monargo recommends that you enable these features of your browser to help keep your personal information secure. You can also track your address (URL). Secure Internet addresses start with https: // instead of http: //, along with the secure connection symbol used by your browser (usually the lock symbol at the beginning of the internet address). Such a symbol indicates the use of secure communication with the browser. Please check the details (correctness) of your site's security certificate at the same time.

Disclaimer. Monargo is committed to protecting your personal information and information about you, but no online connection can be 100% secure and cannot guarantee the complete protection of the information you provide to us. You provide your personal information to us at your own risk.

**9. RIGHTS OF INDIVIDUALS**

An individual may at any time require Monargo to confirm to him whether the data relating to him is being processed, if they are processed to allow access to personal data and to be provided with information regarding the processing of his personal data (e.g. about the purpose of the processing, the type of the personal data, users, to whom personal data have been or will be sent to, the estimated storage period, technical and organizational measures for data protection, etc.).

**9.1. Right to access data**

An individual may at any time require Monargo to confirm to him whether the data relating to him is being processed, if they are processed to allow access to personal data and to be provided with information regarding the processing of his personal data (e.g. about the purpose of the processing, the type of the personal data, users, to whom personal data have been or will be sent to, the estimated storage period, technical and organizational measures for data protection, etc.).

**9.2. Right to rectify**

An individual may at any time request that Monargo enable him to correct inaccurate personal information concerning him and to supplement incomplete personal information.

Registered users can do this through the settings of their online store account.

**9.3. Right to delete**

In accordance with the conditions as further specified by applicable regulations, an individual may at any time request that Monargo grant him the right to delete personal data (the so-called right to delete).

**9.4. Right to restrict processing**

In accordance with the conditions as further specified by applicable regulations, an individual may at any time request that Monargo grant him the right to restrict the processing of his personal information. Registered Internet service users can do this in their account settings. It should be borne in mind that in the case of restrictions on the processing of certain personal data, it may not be possible to provide full service.

**9.5. Right to object**

If Monargo Ltd. processes personal data on the basis of Monargo's legitimate interests, as shown above, an individual may object to such processing in certain cases. Monargo will cease to process this personal information unless it determines that it has reasonable and legitimate reasons for proceeding with the processing or if the processing is necessary for legal reasons.

An objection against the processing of personal data for direct marketing purposes can also be raised with the withdrawal of consent to receive notification by clicking on the 'unsubscribe' button located at the bottom of the electronic message, that is, following the instructions in the sent notification.

**9.6. Revocation of consent**

An individual may revoke consent at any time, in cases where he / she has given consent for the sole purpose of processing your personal data.

Registered users can revoke the consent in the account settings.

Revocation of consent does not affect the lawfulness of the processing of personal data that took place prior to its revocation.

**9.7. Right of appeal to the supervisory authority**

An individual has the right to file a complaint if he / she considers that his / her personal data are processed in violation of the applicable regulations governing the protection of personal data.

**10. PRIVACY POLICY AMENDMENTS**

Monargo Ltd. reserves the right to change the privacy policy and legislation of the personal data protection area.

Changes to our privacy policy will be posted on our website in a timely manner.

If you do not agree with the privacy policy, please stop using our internet services and close your account and revoke your submitted consent.

**About us**

We want to simplify your life. Customaze it. Make it Urban We want to enhance your unique and personal st yle with our designs that are in constant renovation . Thus, we respect the essence of Mediterranean style and taste that characterizes us, adding the necessary touch to keep us on the vanguard. We are online creators of your style.

We will offer you ideas to make your choices easily and ensure that through secure shopping you can find the latest, fun and unique gifts for yourself and others through the easiest and fastest way.

**Product’s quality standards**

Monargo doo is highly taking care of the product’s quality. All of our products are made of high quality materials with high precision of printing and best printing machines on the market.

Internationally recognized quality standards also tell about how important quality of the products and services are to us. Monargo doo owns three ISO standards:

**ISO 9001 – Quality management systems**

ISO 9001:2015 specifies requirements for a quality management system when an organization:

a) needs to demonstrate its ability to consistently provide products and services that meet customer and applicable statutory and regulatory requirements, and

b) aims to enhance customer satisfaction through the effective application of the system, including processes for improvement of the system and the assurance of conformity to customer and applicable statutory and regulatory requirements.

**ISO 14001 – Environmental management systems**

ISO 14001:2015 specifies the requirements for an environmental management system that an organization can use to enhance its environmental performance. ISO 14001:2015 is intended for use by an organization seeking to manage its environmental responsibilities in a systematic manner that contributes to the environmental pillar of sustainability.

ISO 14001:2015 helps an organization achieve the intended outcomes of its environmental management system, which provide value for the environment, the organization itself and interested parties. Consistent with the organization's environmental policy, the intended outcomes of an environmental management system include:

· enhancement of environmental performance;

· fulfilment of compliance obligations;

· achievement of environmental objectives.

**ISO 18001 – Health and safety management systems**

• Improves corporate image and credibility among stakeholders, regulators, customers, prospective clients and the public

• Adoption of international best practice in relation to risk management

• Ensures health and well-being of employees, sub-contractors and the public

• Minimisation of liability of employers through adoption of proactive rather than reactive controls

• Ensures legislative awareness and compliance

• Reduces accident and incident rates by reducing or eliminating workplace hazards

• Improves the incident investigation process

• Increases employee motivation through the provision of a safer workplace and participation process

**Our informations**

Monargo doo – Urban One

Registration ID: 50757097

PIB: 03083748

Address: Djoka Mirasevica M3 ( Ruske Kule ) Podgorica 81000

**How to order**

**How can you order a product?**

You select a product, design, color and size and then by clicking on it you add it to your cart. Clicking on the shopping cart or your online store profile icon will take you to the order preview page. There you can change the quantity, delete the product or if you wish you can add a new one by returning to the desired heading. When you have finished selecting the product, when viewing the basket, press the button for the next step and select the shipping and payment method and fill out all the required fields. After you have entered all the information, click the button to confirm your order. In a few minutes you will receive an email reviewing the order at the email address you provided when registering.

**Do I need to register to shop at Urban One?**

It's not necessary to register to purchase. You can also purchase as an unregistered user, but you will need to enter some required information to submit and confirm your order. Despite this option, we recommend that you sign up for a purchase. This will create your profile where your order history will be available to you, a list of desired products that you can buy in the future, plus you can sign up for information on activities and benefits.

**How to cancel an order?**

If you have confirmed your order and have already received an email confirmation, you can only cancel your order until the end of the same day of the order at buy@urbanone.me

**How can I know if my order has been confirmed?**

After you confirm your order, please check the email you entered when ordering the product as you will receive a confirmation message at the entered address. If you do not receive the message, we recommend checking the "Spam" section. Due to different network or computer settings, your order may be confirmed there. If you cannot find the confirmation message in this section, please contact us by email at buy@urbanone.me.

If you have registered at an online store, you can easily view your orders on the profile you created.

**Can I order products through the company or as a company?**

Yes, you can easily order products through the company or as a company (legal entity). In the ordering process, be sure to enter your business information in the information field, and in the next step, select your payment method. In the case of a purchase on behalf of the company, you are obliged, as an authorized person, to make the correct data on behalf of the company as a guarantee of their accuracy.

**Shipping & Handling**

**Can the package be monitored?**

Yes. When you confirm and submit your order, you will receive a confirmation email that will allow you to access the status of your shipment.

**How can I change my order?**

If you have confirmed your order and have already received an email confirmation, the order can no longer be changed. If you believe that an error has occurred, you have changed your mind or want to replace, remove or add the product to your order, please contact us at buy@urbanone.me and then, if possible, if you notify us in a timely manner, we will initiate the order change process

**Can I change my shipping address after I have already placed my order?**

If you have already received the confirmation email via email, you can no longer change the shipping address. We can do this for you, but only if you notify us of this change in a timely manner, or the same day you received the confirmation message. In that case, please contact us at buy@urbanone.me

**What is the shipping method?**

Delivery is at the address you provided in the purchase order by courier or post.

**What is the shipping cost?**

Shipping costs are 2.5e for all cities of Montenegro.

If the total number of your order exceeds 35e delivery is free.

**What is the average delivery time?**

For example, if you order product delivery to your home address and:

you have already paid for the order, but at the time of delivery you are not at home, the carrier is obliged to inform the sender of the inability to deliver the shipment, in which case the sender is obliged to give the carrier additional instructions.

In case the buyer does not pick up the goods within the agreed time, and wants delivery again, the buyer will be charged double shipping costs.

**What does it mean if the product is out of stock?**

This means that the product is currently unavailable. If the product cannot be delivered, the product will be withdrawn from the online store offer. If you are interested in buying a product that is out of stock, please contact us and we will check your delivery options or we can recommend a similar product that may be right for you.

**Help center**

**Returning and Cancellation**

If you have purchased a product that you believe to be defective (damaged or simply does not match the product you ordered), you can report the defect within two days of delivery. To exercise these rights, you must notify us in writing of the deficiency at buy@urbanone.me with a detailed description and a picture of the deficiency.

Shipping costs are borne by the buyer. If the material defect is justified, the shipping costs will be compesated to the customer. The buyer will be notified of the resolution of the complaint within eight days of receipt of the product, and the product will be replaced with a correct one or, if agreed differently, money will be returned to the account. Once you order and pay for a product, cancellation is only possible within the same day by notifying us at buy@urbanone.me. In this case you will receive a confirmation mail and the money will be returned to your account.

**Security Statement and Payment Methods**

We implement a number of technical and organizational measures to ensure the protection of personal data during collection, transfer and storage. Monargo endeavors to appropriately protect your personal information, but does not guarantee the complete security of the personal information you provide to us and is not responsible for the theft, destruction, loss, intentional or unintentional disclosure of your personal information or information about you. Monargo adheres to generally accepted standards for the protection of information received during transmission as well as after receipt, but no electronic transmission or storage is 100% secure, so we cannot guarantee complete security. Monargo uses SSL technology (Secure Sockets Layer) to secure the encryption of personal and credit card information. Monargo cooperates with a company that ensures the security of our services and your personal information. Monargo users are additionally protected by changing the firewall and other technologies to ensure data protection. Method of payment Urban One made Credit Card Payment possible. In our online store you can buy using credit cards MasterCard, Maestro, Visa

**Payment conversion statement**

Please note that all payments will be effected in Euro (EUR). If the payment is done using foreign issuers payment cards, total amount of transaction will be converted into bank settlement currency, according to the current exchange rate of Visa/Mastercard.

**Data protection when paying**

When entering payment card data, confidential information is transmitted via the public network in a protected (encrypted) form using the SSL protocol, using the most modern methods of tokenization of sensitive data, and in accordance with PCI-DSS standards. At no time is the payment card information available to the merchant. 3D Secure protection for all merchants and customers - AllSecure Payment Gateway uses the highest global standards of data protection and privacy. All merchants using the AllSecure Payment Gateway are automatically included in 3D-Secure protection, guaranteeing customers the security of their purchases. Customer payment card numbers are not stored on the merchant's system and the registration itself is protected by SSL data encryption. PCI DSS Standards - AllSecure Payment Gateway is constantly complying with all the requirements of card organizations in order to increase the level of security of merchants and customers. From 2005 until today, without interruption, the system has been certified as PCI-DSS Level 1, which is the highest standard in the industry. The PCI Data Security Standard (PCI-DSS) is a standard that defines the necessary security measures when processing, storing and transmitting sensitive card data. PCI Standards protect sensitive cardholder data during the entire payment process: from the moment of entering data at the merchant's point of sale, during communications between the merchant and relevant banks and card organizations, as well as the subsequent storage of this data.

**Copyright**

**Copyright**

The Urban One team is built primarily on the appreciation and recognition of artists.

Absolutely all copyrights on this site are retained by Urban One under the company Monargo Ltd. and, if they are used for any purpose by a third party who is not authorized, we will refer to the Law on Copyright and Related Rights. The Law is published in „the Official Gazette of Montenegro“, no. 37/2011 and 53/2016 by which we are protected, so the further case be the subject of the Commercial Court.

**Contact us**

**Opšti uslovi pružanja usluga**

**Politika isporuke**

**- Rok isporuke**

What is the average delivery time?

The average delivery time is 3 to 5 working days.

**- Kašnjenje isporuke**

In case of delayed delivery, the buyer has the right to cancel the purchase, in which case all money will be refunded.

**- Cena isporuke**

#### What is the shipping cost?

Shipping cost is 2e for Podgrica and 3e for every other city in Montenegro.  
If the total number of your order exceeds 35e delivery is free.

**- Procedura isporuke**

 If you order product delivery to your home address and:  
you have already paid for the order, but at the time of delivery you are not at home, the carrier is obliged to inform the sender of the inability to deliver the shipment, in which case the sender is obliged to give the carrier additional instructions.  
In case the buyer does not pick up the goods within the agreed time, and wants delivery again, the buyer will be charged double shipping costs.

**Politika plaćanja**

**- Načini plaćanja**

#### Security Statement and Payment Methods

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**- Izjava o konverziji**

#### Payment conversion statement

Please note that all payments will be effected in Euro (EUR). If the payment is done using foreign issuers payment cards, total amount of transaction will be converted into bank settlement currency, according to the current exchange rate of Visa/Mastercard.

**- Zaštita podataka prilikom plaćanja**

#### Data protection when paying

When entering payment card data, confidential information is transmitted via the public network in a protected (encrypted) form using the SSL protocol, using the most modern methods of tokenization of sensitive data, and in accordance with PCI-DSS standards. At no time is the payment card information available to the merchant. 3D Secure protection for all merchants and customers - AllSecure Payment Gateway uses the highest global standards of data protection and privacy. All merchants using the AllSecure Payment Gateway are automatically included in 3D-Secure protection, guaranteeing customers the security of their purchases. Customer payment card numbers are not stored on the merchant's system and the registration itself is protected by SSL data encryption. PCI DSS Standards - AllSecure Payment Gateway is constantly complying with all the requirements of card organizations in order to increase the level of security of merchants and customers. From 2005 until today, without interruption, the system has been certified as PCI-DSS Level 1, which is the highest standard in the industry. The PCI Data Security Standard (PCI-DSS) is a standard that defines the necessary security measures when processing, storing and transmitting sensitive card data. PCI Standards protect sensitive cardholder data during the entire payment process: from the moment of entering data at the merchant's point of sale, during communications between the merchant and relevant banks and card organizations, as well as the subsequent storage of this data.

**- Povraćaj sredstava**

In the case of a refund to a customer who has previously paid with one of the payment cards, in part or in full, and regardless of the reason for the refund, the refund is made exclusively through the same VISA, Maestro or MasterCard card used for payment. This means that our bank will, at our request, refund the funds to the cardholder's account.

**Politika reklamacije**

**- Postupak reklamacije**

Urban One assumes no responsibility for customer mistakes, wrongly purchased products or any other mistake related to your purchasing procedures on the Website. If you have any irregularities in the purchase of the product on the Website or you have not received the purchased product, please contact customer service (buy@urbanone.me) and we will do our best to eliminate the irregularities in order to obtain the purchased product.

**- Pravo na povraćaj novca ili zamenu robe**

In case of withdrawal from the contract, the consumer has the right to a refund or exchange for another product. The amount is returned to the customer upon receipt of the product, and after it is determined that the product was returned undamaged and correct.

**- Pravo na odustajanje od ugovora, prava i obaveze kupca i prodavca**

The law in the case of distance selling establishes the right of the buyer, who is considered a consumer (person who buys the product for their individual needs, and not to perform professional activities), to withdraw from the contract within 14 days from the day the product was delivered . When withdrawing, the buyer can, but does not have to, state the reasons for withdrawing. The form / statement of withdrawal from the contract has legal effect from the day it is sent to the merchant. In case of withdrawal from the contract, the consumer has the right to a refund or exchange for another product. The price is returned to the buyer upon receipt of the product, and after it is determined that the product is undamaged and correct. The buyer is obliged to return the product without delay, and no later than within 14 days from the day when he sent the withdrawal form. After the expiration of 14 days from the day he sent the withdrawal, the product can no longer be returned. When returning the goods, it is obligatory to return them in correct and unused condition and originally undamaged packaging, whereby the original fiscal snippet must be attached. Upon receipt of the product, it will be determined whether the product is correct and undamaged. The customer is responsible for defects or damage to the product that are the result of inadequate handling of the product, ie. the buyer is solely responsible for the impaired value of the product that arises as a result of handling the goods in a way that is not adequate, ie exceeds what is necessary to establish its nature, characteristics and functionality. If it is determined that a defect or damage to the product has occurred through the fault of the buyer, the refund of the price will be refused and the product will be returned to him at his expense. The merchant is obliged to return to the consumer without delay the amount paid by the consumer under the contract, and no later than 14 days from the date of receipt of the statement of withdrawal, and after receipt of the product.

**- Troškovi vraćanja robe i novca**

The costs of returning the goods and money is the responsibility of the buyer, except in cases when the buyer receives a defective or incorrect item.