

Refund Policy

Last Updated: 01/04/2025

Litepay LLC we allows refunds **only for the unused USD balance** remaining on your virtual card. This policy explains how refunds work and applies to all users of our Services.

1. Refund Eligibility

What Can Be Refunded

- **Unused USD Balance:** The remaining USD funds on your virtual card (e.g., if you loaded \$100 and spent \$30, the refundable amount is \$70).
- **Partial Refunds:** You may request a refund for any portion of your unused balance.

What Cannot Be Refunded

- **Commissions (3%–7%):** The fee charged for EGP-to-USD conversion during funding.
 - Example: If you paid 35,000 EGP (7% commission at 50 EGP/USD) to load \$1,000 USD, you can only refund the **remaining USD balance**, not the 7% commission.
- **Mercury Fees:** Foreign transaction fees (1.5%–3%) for non-USD purchases.
- **Spent Funds:** Any USD already used for purchases.

2. How Refunds Work

Step 1: Request a Refund

- Submit a refund request via customer support chat or email Support@litepay-eg.net.
- Specify the USD amount to refund.

Step 2: Conversion to EGP

- The refunded USD balance will be converted to EGP at the **current exchange rate** (without the original 3%–7% commission).
 - Example:
 - Original funding: 35,000 EGP (7% commission at 50 EGP/USD → \$1,000 USD).
 - Refund request: \$500 USD remaining.
 - Current rate: 49 EGP/USD.
 - Refund amount: $\$500 \times 49 \text{ EGP} = \mathbf{24,500 \text{ EGP}}$ (no 7% reversal).

Step 3: Processing Time

- Refunds are processed within **5 business days** and sent to your original Egyptian payment method (e.g., Instapay, mobile wallet).

3. Important Notes

- **No Partial Commission Reversals:** Even if you refund part of your balance, the 3%–7% commission on the **total funded amount** is non-refundable.
- **Exchange Rate Risk:** The EGP/USD rate at refund may differ from your original funding rate.
- **No Refunds for Spent Funds:** Once USD is used for purchases, it cannot be refunded.

4. How to Request

Contact us at:

Litepay LLC

Email: Support@litepay-eg.net

Address: 30 North Gould Street, Sheridan, WY 82801