

NepaliPay Support & Dispute Policy

Effective Date: 18 February 2026

Jurisdiction: Australia

Service Status: Beta Release

1. Purpose of This Policy

This Support & Dispute Policy explains:

- How to contact NepaliPay Support
- How transaction issues are handled
- Refund limitations
- Chargeback and card dispute handling
- Service interruption expectations

This policy should be read together with our Privacy Policy and Terms of Service.

2. Beta Service Notice

NepaliPay is currently operating as a beta-stage technology platform.

As such:

- Features may change
- Service interruptions may occur
- Certain financial events are processed by third-party providers
- Resolution times may vary

We aim to provide support in good faith but cannot guarantee uninterrupted or immediate resolution.

3. Contacting Support

Email Support

For assistance, contact:

contact@nepalipay.com

Please include:

- Your registered email address
- Transaction reference ID (if applicable)
- Date and amount of transaction
- Clear description of the issue

Response Times

We aim to respond within:

- 48 business hours for general support
- 3–5 business days for transaction-related investigations

During high-volume periods, responses may take longer.

4. Transaction Issues

Because NepaliPay integrates with third-party providers, resolution processes vary by transaction type.

4.1 Card Deposits (Stripe)

If you deposited funds using a debit or credit card:

Payments are processed by Stripe

Refunds may be subject to Stripe's policies

Card networks may independently initiate reversals or chargebacks

If a payment fails but appears deducted:

It is typically automatically reversed by your bank within several business days

NepaliPay cannot manually override bank settlement processes

4.2 Card Transactions (Lithic Issued Cards)

If you used a NepaliPay-issued virtual card:

Card disputes are subject to the applicable Cardholder Agreement

Disputes are handled through the issuing partner and card network

You may be required to submit supporting documentation

NepaliPay does not control final dispute outcomes determined by card networks.

4.3 Blockchain / Stablecoin Transfers (If Applicable)

Blockchain-based transactions:

Are generally irreversible

May be subject to network congestion or delays

Cannot be reversed once confirmed on-chain

NepaliPay cannot override blockchain confirmations.

4.4 Peer-to-Peer Transfers

Transfers between users:

Are considered final once processed

Cannot be reversed solely due to user error (e.g., sending to wrong recipient)

May be frozen temporarily if fraud is suspected

5. Refund Policy

5.1 General Rule

Refunds are not guaranteed.

Refund eligibility depends on:

Transaction type

Third-party provider rules

Compliance review outcomes

Evidence submitted

5.2 When Refunds May Be Considered

Refunds may be considered if:

A duplicate transaction occurred due to system error

A failed deposit was incorrectly credited

A technical malfunction is verified

Refunds are processed to the original payment method where possible.

5.3 When Refunds Will Not Be Provided

Refunds will generally not be issued for:

User mistakes (incorrect recipient, incorrect amount)

Market fluctuations (if applicable)

Card network disputes initiated by merchants

Compliance holds

Frozen accounts pending investigation

6. Chargebacks

If you initiate a chargeback through your bank:

Your NepaliPay account may be temporarily restricted

We may suspend related services pending investigation

We reserve the right to recover funds if a chargeback is deemed fraudulent

Fraudulent chargebacks may result in permanent account termination.

7. Account Freezes & Compliance Reviews

NepaliPay may freeze or restrict accounts if:

Required by law

Required by a financial partner

Fraud or suspicious activity is detected

Sanctions screening triggers a review

During investigations:

Access may be limited

Transfers may be paused

Documentation may be requested

We are not liable for compliance-related delays taken in good faith.

8. Service Interruptions

Because NepaliPay relies on:

Payment processors

Card networks

Blockchain networks

Cloud infrastructure

Temporary outages may occur.

NepaliPay does not guarantee uninterrupted service and is not liable for third-party outages.

9. Escalation Procedure

If you are unsatisfied with initial support:

Reply to your existing support thread

Clearly label the subject line: "Formal Dispute Review"

Provide any additional documentation

We will review and respond within a reasonable timeframe.

10. Australian Consumer Law

Nothing in this policy excludes, restricts, or modifies any rights you may have under the Australian Consumer Law (ACL).

Where liability cannot be excluded under law, remedies are limited to those permitted by law.

11. Policy Updates

We may update this Support & Dispute Policy as the beta Service evolves.

Updates will be posted in our documentation repository.