

DESCRIPTION OF PAYMENT PROCEDURE

1.1. Payment for services is made using VISA and MasterCard bank cards through the secure FreedomPay payment system.

1.2. Transmission of bank card data is carried out via a secure channel and complies with the requirements of international payment systems. The service uses encryption and data protection methods that prevent unauthorized access to card information. Finflow does not process or store bank card data — card details are entered only on the secure payment page of FreedomPay.

1.3. When making a payment, you will be asked to enter the card number, cardholder name, expiration date, and three-digit security code (CVV/CVC). The system may also require confirmation of the transaction through a 3D Secure code, which will be sent to you by the issuing bank via SMS.

1.4. Possible reasons for payment refusal:

- The bank card does not support online payments (please check with your bank);
- Insufficient funds on the card;
- Incorrect card details entered;
- The card has expired.

For questions related to payment, please contact us at admin@finflow.kz.

1.5. Refunds are possible only in the event of an erroneous charge caused by the payment system (for example, duplicate transaction). In all other cases, refunds are not provided, as access to the digital service is considered granted from the moment of payment. To request a refund due to an erroneous transaction, please send a request to admin@finflow.kz including:

- Full name / Company name;
- Transaction number;
- Contact phone number.

The processing time for such requests is up to 10 (ten) business days.

2. Free Trial Period

2.1. The User is granted a free trial period lasting 7 calendar days, during which they may use the functionality of the Finflow service without payment.

2.2. The trial period is activated upon the User's first login to their personal account and does not require linking a payment card.

2.3. Upon expiration of the trial period, access to the service's functionality will be automatically suspended until a paid subscription is activated.

3. Paid Subscription

3.1. After the end of the trial period, the User may activate a paid subscription by selecting the appropriate pricing plan and providing valid payment card details.

3.2. From the moment the paid subscription is activated and the card is linked, funds will be debited automatically in accordance with the terms of the selected plan.

4. Automatic Payments

4.1. By subscribing, the User explicitly agrees to the automatic debiting of funds from the specified payment card at the beginning of each billing period.

4.2. Consent wording: "I agree to the automatic debiting of funds from my card after the end of the trial period and at the start of each subsequent billing cycle."

4.3. Information on the subscription cost and billing period is provided on the service website during plan selection.

5. Subscription Cancellation

5.1. The User may cancel the subscription at any time.

5.2. Subscription cancellation is carried out via: “Account Settings” → “Plan” → “Cancel Subscription” under the active plan.

5.3. Alternatively, the User may send a cancellation request via email to admin@finflow.kz.

5.4. After cancellation, no further charges will be made, and access to the service will be maintained until the end of the already paid period.

Details:

**The platform "Finflow" - Finflow Ltd represented by Director Aitmakhanov D.A.
Address: Kazakhstan, Astana, Mangilik El, building 55/8, BIN: 230740900386, Bank: JSC
"Kaspi Bank", BIC: CASPKZKA, Account Number: KZ21722S000029292106**