



CANCELATION AND RETURNS POLICY

Effective as of April 14th, 2022

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1. INFORMATION REQUIREMENTS

- 1.1 Prior to the completion or termination of any electronic commerce transaction, WE ASSIST must present to the User a summary of the order of all the services and / or products that it intends to acquire with its complete description, the individual price of each of them, the total price of the products or services and, if applicable, the additional costs and expenses that must be paid for shipping or for any other concept and the total sum that must be paid. The purpose of this summary is that the User can verify that the operation reflects his intention to acquire the products or services offered and the other conditions, and if he wishes, make the corrections he deems necessary or the cancellation of the transaction.



- 1.2 To proceed with the payment process, the client must accept the terms and conditions and other policies that govern the purchase and the products or services of WE ASSIST. Once the client clicks on this, the system will enable the step to the payment process.

- 1.3 In order to be able to process payments for the services and products purchased on the Sites, the User is required to provide, at the time of purchase, a credit card, debit card in the case of using a card as a means and payment and / or to make your payment by bank transfer, the transfer receipt, duly uploaded and registered in [www.weassistgroup.com] through the process provided and endorsed by the platform if available. During the payment process with a credit or debit card, in order to complete said payment, the User must provide the card number, expiration date, name and the CVV2 code, as it appears on it. Additional information could include; but not exhaustively the billing address of the credit card (billing address), a valid email and telephone number of the buyer, and the exemption from sales tax, when applicable.

2. CONFIRMATION OF THE CREDIT CARD

- 2.1 During the purchase process and once the requested fields have been requested and filled in, the platform will connect with the designated company to process the payment for the services purchased. This connection will use using the PCI-DSS security protocols for the processing of your transaction. In the event that the transaction is positive, that is, it is accepted by the payment processor and validated by the bank, We Assist, will send a confirmation or authorization number of the transaction. This number will be included in the document where the services purchased by the user are established.

3. STORAGE OF CREDIT CARD INFORMATION

- 3.1 The aforementioned fields and information in order to complete the transaction WILL NOT BE STORED on our servers, it will only be stored for reference purposes, the last four (4) numbers of the card, as well as the confirmation or authorization number of the transaction.

4. DELIVERY OF SERVICES

- 4.1 Once the payment confirmation has been received from the designated company, the corresponding documents that certify the acquisition of the contracted services will be issued. The delivery of services that are remunerated with payments by credit card will be subject to the receipt of confirmation of the total payment under the sole discretion of WE ASSIST. The normal confirmation period ranges from 2 to 4 business days.

5. TERMS AND LIMITATIONS OF THE TRANSACTION

- 5.1 WE ASSIST accepts responsibility in all aspects related to the transaction including the sale of the services offered by WE ASSIST through its different electronic platforms, customer services, support, dispute resolution. When you pay for your services through the different methods provided, you confirm that you are the owner of the means of payment used or that you have full authorization from the owner of the same for its use. If you pay with a credit card, we clarify that all cardholders are subject to validation and authorization checks by the card issuing entity and we are not obliged to inform you of the reason for any rejection. WE ASSIST does not accept any responsibility on the part of the issuing entity, nor for charges imposed on your card as a result of the processing of your payment, in compliance with its instruction. In addition, we will not be responsible for any loss that you may incur when transmitting information to WE ASSIST by internet link or by email. WE ASSIST does not accept any responsibility for losses, partial or total, and they will be your sole responsibility.
- 5.2 WE ASSIST will not be responsible for the counter charges generated by the cancellation by a client of a purchase made by said client without a just cause for cancellation as explained in section 6. If the client by his own mistake requests to your Bank the cancellation and reimbursement of a transaction without just cause and endorsed by section 6 and without having previously communicated with WE ASSIST, the client will be responsible for the penalty of the against charge imposed by our payment processor in the amount of \$ 42.80.
- 5.3 If you suspect that you have been a victim of fraud, you should first contact contact@weassistgroup.com and validate your transaction with us before proceeding to request a refund with your bank. In this way, WE ASSIST can certify that your transaction was not valid, be able to make the refund without incurring any penalty.

6. CANCELTATION AND RETURN

- 6.1 Applicable for our travel assistance products: If you change your mind about the purchase of our services and cancel, by sending an email to contact@weassistgroup.com within 72 hours prior to the registered departure date of your trip, we will refund the cost of the transaction minus five percent (5%) as penalty for cancellation. The return will be made by the same payment method that you used when purchasing our services. We will not issue returns, when the cancellation request is received by us once the validity of the issued document begins or as from time to time the general conditions of the product prohibit said return. Any other decision other than the one expressed here is at the sole discretion of WE ASSIST.
- 6.2 Applicable for our second medical opinion programs: If you change your mind about purchasing our services and cancel, by sending us an email at contact@weassistgroup.com up to 30 days after the date of purchase, we will refund the cost of the transaction less a 5 percent (5%) cancellation penalty. The return will be made by the same payment method that you used when purchasing our services. We will not issue returns when the cancellation request is received by us after 30 days after the date of purchase or as from time to time the general conditions of the product prohibit said return. Any other decision other than the one expressed here is at the sole discretion of WE ASSIST.
- 6.2 WE ASSIST treats violations of its terms of use and policies and conditions very seriously; and we will not have the obligation to make returns if the user has violated these terms, even if the refund request has been made during the designated cancellation and return time.
- 6.3 WE ASSIST will not authorize or allow returns for the following products:
- a. Products purchased for free
 - b. Promotional products, products on sale and / or with discounts.

7. EXCHANGE RATES

- 7.1 The transactions offered on this site are based on US \$ (American dollars). In the event that for operational or legislative reasons it is necessary to apply rates other than those mentioned, the following should be taken into account:



- a. Exchange rates are based on various publicly available sources and should be used as a guideline only. Rates are not verified for accuracy, and actual rates may vary. Currency quotes may not update daily. The information provided by this application is believed to be accurate, but WE ASSIST .. and / or its affiliates do not guarantee or endorse such accuracy.

- b. When using this information for any financial purpose, the user is advised to consult qualified personnel to verify the accuracy of exchange rates. The company does not authorize the use of this information for any purpose other than your personal use and the resale, redistribution and use of this information for commercial purposes is expressly prohibited.

8. REFUND POLICIES

8.1 Refunds are generally effective within 72 hours. Take into account that banks and credit card managers may take a little longer to process the deposit. Our quality department must first review the transaction, the cause of cancellation before approving a cancellation and return.

9. MODIFICATIONS TO OUR POLICIES

WE ASSIST reserves the right to update and / or modify this Cancellation and Refund Policy, as well as the other terms and policies, at any time and will have immediate validity through all our sites, when published. Any modification of the terms, conditions and policies of the WE ASSIST sites will be notified through notices on our website or by a communication to the email of your account.

10. CONTACT

In case of questions or to communicate with the company, please send an email message or correspondence to:

WE ASSIST CORP.,

Address: Torre Financial Center, 17th Floor Calle Elvira Mendez, Panamá, Panamá

Phone: (507) 310-2588

Email: contact@weassistgroup.com

Website: www.weassistgroup.com