



REFUND AND EXCHANGE POLICY

Version 4.0 – January 2026

OVERVIEW

Customer satisfaction is important to Payar Limited and Payar Technologies FZ-LLC (together, “Payar”).

Payar operates technology that enables transactions between consumers (“B2C Users”) and independent venue operators, outlet operators and other business partners (“Clients”) through applications and services powered by toodle (the “Platform”).

Payar is not the merchant of record for goods or services purchased through the Platform. Clients remain solely responsible for:

- pricing
- fulfilment
- cancellations
- refunds and exchanges
- promotions and offers
- regulatory compliance
- customer service

Responsibility for Refunds and Exchanges

Refunds, credits, cancellations and exchanges relating to transactions on the Platform are governed by:

- the applicable Client’s refund or cancellation policy; and
- any mandatory consumer protection laws in the relevant jurisdiction.

Payar does neither determine refund eligibility nor approve or reject refund requests.

B2C Users should contact the relevant Client (Venue or Outlet Operator) directly regarding any refund, exchange or service-related issue.

Payment Processing and Chargebacks

Payments may be processed through third-party payment service providers (“PSPs”) integrated with the Platform or through Client-operated payment systems.

Where a PSP is used:

- chargebacks, disputes and reversals are governed by PSP rules and card-scheme regulations; and

- Clients remain responsible for responding to disputes and funding refunds, except where Payar is expressly designated as merchant of record.

Payar does not store payment card details.

How to Request a Refund or Exchange

To request a refund or exchange, B2C Users must contact the Client that supplied the goods or services using the contact details made available in the guest-facing application or the receipt.

Payar may, where appropriate, forward enquiries to a Client for operational convenience but is not responsible for the Client’s response time or decision.

Local Representatives

Questions relating to a specific Venue or Outlet should be addressed to that Client directly.

Payar or toodle representatives may assist with routing enquiries but do not determine refund outcomes unless Payar is contractually responsible for the transaction.

Global Legal Contact

Questions about this Refund and Exchange Policy itself may be addressed to:

United Kingdom

The Director(s)
Payar Limited
6th Floor Manfield House
1 Southampton Street
London, United Kingdom
WC2R 0LR

Europe, the Americas, Middle East, Africa, Asia and Australasia

The Director(s)
Payar Technologies FZ-LLC
DQuarters, DMC05
Dubai Media City
Dubai, United Arab Emirates

Or by email: legal@payar.co.uk