

Payment & Refund Policy – NEOPASS Platform

Effective Date: June 1, 2025

Introduction

NEO Pass Group LLC-FZ (“NEOPASS”, “we”, “our”, or “us”), located at Meydan Grandstand, 6th Floor, Meydan Road, Nad Al Sheba, Dubai, UAE, provides this Payment & Refund Policy to clarify processes concerning payments, cancellations, and refunds, ensuring compliance with UAE laws, Meydan Free Zone regulations, and Anti-Money Laundering (AML) requirements.

By accessing, registering, or otherwise using the NEOPASS Platform, you expressly acknowledge that you have read, understood, and explicitly agree to the terms set forth in this Payment & Refund Policy. Any significant changes to this Policy will be communicated clearly, and where legally required, we will seek your additional explicit consent prior to applying such changes.

1. Payment Methods

Accepted payment methods include:

- Major credit and debit cards (Visa, MasterCard, American Express).
- Cryptocurrencies (USDT, BTC, ETH, USDC).

Payments must be completed at the time of booking or service purchase. When using cryptocurrencies, you explicitly acknowledge and agree that transactions are subject to applicable Anti-Money Laundering (AML) and Know Your Customer (KYC) procedures, which may include identity verification and additional compliance checks.

You explicitly acknowledge and agree that you are solely responsible for providing accurate, complete, and up-to-date payment information. NEOPASS shall not be liable for any issues, errors, delays, or additional charges arising from inaccurate or incomplete payment information provided by you.

All credit and debit card payments are processed through secure and PCI DSS-certified payment gateways. NEOPASS does not directly store your full credit or debit card details on our servers.

2. Cryptocurrency Payments

When paying with cryptocurrencies:

- Amounts are calculated using real-time exchange rates at the time of transaction.
- You explicitly acknowledge and agree that cryptocurrency prices can fluctuate significantly and rapidly. NEOPASS bears no responsibility or liability for any losses or financial impact you may incur due to fluctuations in cryptocurrency exchange rates occurring after you initiate or complete your transaction.
- Network and miner fees (gas fees) associated with cryptocurrency transactions are borne by the customer.

- Cryptocurrency payments are irreversible and final.
- Cryptocurrency transactions are explicitly subject to our strict Anti-Money Laundering (AML) and Know Your Customer (KYC) procedures. You expressly agree to provide all necessary information and documentation required for identity verification and compliance purposes before processing cryptocurrency transactions. NEOPASS reserves the explicit right to reject any cryptocurrency payment that does not meet our AML/KYC standards or regulatory requirements.
- In the event that a cryptocurrency payment is declined, rejected, or not completed within the specified transaction window, your booking or purchase will not be confirmed, and you will need to initiate a new payment at the prevailing exchange rate. NEOPASS explicitly disclaims any responsibility for bookings or services not secured due to incomplete or rejected cryptocurrency transactions.

3. VAT and Applicable Taxes

- A 5% UAE VAT applies to digital services provided to customers based in the UAE.
- International travel services, including flights, are zero-rated (0%) under UAE VAT.
- Customers outside the UAE are responsible for complying with applicable local tax regulations.
- All prices displayed on the NEOPASS Platform clearly indicate whether applicable taxes (such as VAT) are included or will be added during checkout. The exact tax amount applicable will be explicitly presented to you prior to the final confirmation of your booking or purchase.
- Customers located outside the UAE explicitly acknowledge and agree that they are solely responsible for identifying, reporting, and complying with all applicable local tax regulations, including VAT, sales tax, or any other local taxes or fees that may be applicable in their jurisdiction. NEOPASS explicitly disclaims any responsibility for any issues, penalties, or liabilities arising from non-compliance by customers with their local tax obligations.
- If you require additional information or clarification regarding applicable taxes (VAT or other taxes) applied to your bookings or purchases on our Platform, please contact our support team directly at support@neopass.com

4. Membership Fees

Membership tiers are billed annually:

- Signature: USD \$149/year
- Prestige: USD \$999/year

Your membership will automatically renew each year unless explicitly canceled before the renewal date. You will receive a notification email at least thirty (30) days before your membership renewal date, clearly indicating the renewal amount and renewal date. If you do not wish to renew, you must cancel your membership prior to the renewal date through your account settings or by contacting our customer support.

Membership fees may be subject to periodic review and changes. In the event of a price modification, you will be explicitly notified by email and/or prominently through the NEOPASS Platform at least thirty (30) days before the new rates take effect. If you do not accept the updated membership fees, you may cancel your membership before the new pricing becomes effective

5. Refund Policy

Membership Fees:

- To request a refund under this 30-day money-back guarantee, you must explicitly contact our customer support team within 30 days from the date of your membership purchase, clearly stating your request for refund. Refund requests submitted after this 30-day period, or after utilizing membership benefits, are not eligible.
- Membership fees beyond the initial 30-day period are strictly non-refundable.

Search-Credits and Booking Bonus Credits:

- All credits issued are non-refundable and expire after 12 months from issuance.

Travel Bookings:

- Refunds for bookings are strictly governed by the individual service provider's terms and conditions.
- Exclusive PLUS fares are explicitly non-refundable and non-changeable, as communicated during booking.

Form of Refund:

- By default, refunds are provided as NEOPASS platform credits.
- In specific cases (such as service cancellation by the service provider or significant defect in provided service), upon explicit request by the customer, Refunds explicitly requested in fiat currency will be processed using the original payment method. Such refunds will be net of any applicable processing fees, transaction fees, bank charges, or currency conversion fees clearly incurred by NEOPASS. NEOPASS explicitly disclaims responsibility for any additional fees charged by your bank or payment provider.
- Due to AML compliance requirements, refunds will not be processed in cryptocurrencies, regardless of the original payment method.
- You explicitly acknowledge your responsibility to provide accurate and complete information required for processing refunds. NEOPASS shall not be liable for any delays, losses, or additional fees arising from incorrect or incomplete information provided by you when requesting refunds.

- Any unjustified chargebacks or payment disputes initiated by you may result in immediate suspension or termination of your NEOPASS account, in accordance with our explicit policy outlined in the 'Chargebacks and Payment Disputes' section.

6. Cancellation of Bookings

- Cancellations are governed entirely by service provider terms. NEOPASS facilitates cancellations according to policies set forth by service providers.
- Refundable amounts, if applicable according to the service provider's explicit policies, will be processed either back to your original fiat payment method or credited to your NEOPASS Wallet upon your explicit request. NEOPASS explicitly disclaims responsibility and liability for any refunds denied or limited by the individual service provider's terms and conditions.

7. Transaction Security

- Robust security measures, including encryption and secure payment gateways, protect customer transactions.
- You explicitly acknowledge and agree that you are responsible for safeguarding your payment credentials, personal devices, and ensuring the confidentiality of your payment information. NEOPASS shall not be liable for unauthorized transactions resulting from your failure to maintain the confidentiality of your payment details or devices

8. Chargebacks and Payment Disputes

- Chargebacks or disputes regarding payments must be communicated immediately to NEOPASS support.
- Unauthorized or unjustified chargebacks explicitly include chargebacks initiated without prior explicit contact or legitimate dispute resolution attempt through NEOPASS customer support, chargebacks contrary to the terms clearly outlined in this policy, or chargebacks determined by NEOPASS at its sole discretion to be fraudulent or abusive. Such chargebacks may result in immediate suspension or permanent termination of your NEOPASS account.

9. Modifications and Updates

- NEOPASS reserves the right to periodically update this Payment & Refund Policy.
- Customers will explicitly receive notification of any significant changes to this Payment & Refund Policy at least thirty (30) days before the changes take effect, either via email sent to your registered address or prominently through notifications on our Platform. If you disagree with the updated policy, please discontinue using the Platform or contact customer support prior to the effective date of the changes

10. Contact Information

For inquiries related to payments or refunds, please contact our support team at:

Email: support@neopass.com

Address: NEO Pass Group LLC-FZ, Meydan Grandstand, 6th Floor, Meydan Road, Nad Al Sheba, Dubai, UAE.

EU/UK Representative: If you are located within the European Union or the United Kingdom, you may contact our GDPR representative appointed pursuant to Article 27 of the GDPR and UK GDPR for data protection-related matters involving payment or refund issues:

Representative:

Address:

Email:

Response Times and Complaints: We strive to respond promptly to all inquiries related to payments or refunds, generally within 30 days. If additional time is needed due to complexity or volume, you will be notified promptly. If you believe your issue has not been satisfactorily resolved, you have the explicit right to lodge a complaint directly with the relevant supervisory authority in your jurisdiction, such as the UAE Central Bank, the UAE Data Office under PDPL, or any applicable consumer protection agency

Thank you for choosing NEOPASS for your travel and lifestyle experiences. We remain explicitly committed to ensuring transparency, security, and compliance in all our payment and refund processes to protect your interests.