

Refund, Errors, and Cancellations Policy

At Bilderlings, we are committed to fairness, transparency, and compliance with applicable U.S. regulations, including those under the Consumer Financial Protection Bureau (CFPB) and state money transmitter laws. This policy outlines when and how refunds, including service fees and taxes, may be issued to customers, covering all transaction circumstances—including errors, cancellations, and other scenarios.

General Principles

- Refunds may include the transaction amount, applicable service fees, and taxes, depending on the circumstances.
- Refund eligibility depends on the cause of the issue (e.g. error, cancellation, regulatory hold).
- Refunds are processed promptly in compliance with Regulation E (12 CFR 1005) and applicable laws.

Circumstances Eligible for Refunds

Circumstance	Refund Policy
Error or Unauthorized Transaction	If you believe a transaction was unauthorized, incorrect, or failed to complete properly, you may request a review and refund under Regulation E (12 CFR 1005.11). You must notify us within 60 days of the transaction. If the transaction is ultimately deemed legitimate after investigation, the service fee will not be refunded.
Cancellation Before Completion	If you request to cancel a transaction before it has been fully processed and settled (meaning, before the funds have been disbursed to the recipient or the recipient’s financial institution has settled the funds), Bilderlings will make reasonable efforts to cancel the transaction and refund the transaction amount, service fees, and taxes. However, please note: <ul style="list-style-type: none">• If the funds have already been transmitted by Bilderlings to the recipient’s bank or payment provider and settlement has occurred or is irreversible, we may not be able to cancel the transaction or issue a refund.• Our ability to cancel and refund depends on factors including the payment method, destination country, and timing of the

	<p>cancellation request.</p> <ul style="list-style-type: none"> • If the transaction has already settled on the recipient side or been disbursed, no refund will be issued unless required by applicable law or agreed upon by Bilderlings and the payment partners.
Technical Errors (Bilderlings Side)	If a transaction fails due to system or network issues, Bilderlings will refund the full transaction amount, fees, and taxes.
Insufficient Funds or Incorrect Information Provided by Customer	If a transaction fails due to insufficient funds or customer error (e.g., incorrect account information), no refund of service fees will be issued. Transaction amounts <i>may</i> be refunded if not successfully transmitted.
Compliance Holds or Fraud Screening	If a transaction is blocked or held because it is flagged for fraud or compliance reasons, service fees and the transaction amount may be temporarily held while the issue is investigated. If, after investigation, the transaction is cleared and authorized to proceed, the service fees will be collected (paid out) as part of processing the transaction. If the transaction is ultimately rejected or blocked due to confirmed fraud, regulatory issues, or because it is deemed high-risk, the transaction amount may be refunded to you, but the service fees may be withheld. The decision to refund or withhold service fees in such cases depends on the specific reason for the block and applicable regulatory obligations.
External Factors (e.g., Recipient Bank or Regulatory Issues)	If a transaction fails due to external issues (e.g., receiving bank issues, regulatory blocks), a refund of the transaction amount will be processed. Service fee refunds will be assessed case-by-case.
Customer Dissatisfaction (Not Covered by Regulation E)	If you are dissatisfied with a specific transaction for reasons not listed above, you may request a service fee refund. These requests will be reviewed and assessed individually.

Refund Process

If you believe you are entitled to a refund based on the information above, you should:

- Contact Customer Support: Reach out to our customer support team via phone, email, or other designated channels.
- Provide Transaction Details: Provide details of the unsuccessful transaction, including date, time, amount, and the reason for failure (if known).

- **Submit a Request:** Submit a formal request for a fee refund, explaining why you believe a refund is warranted.

We will:

- Our team will investigate each request promptly and determine refund eligibility.
- If the refund is approved, it will be processed within 10 business days, unless a longer investigation is required (with notification to you).
- Refunds will be credited to the same payment instrument used for the original transaction, in the same currency.
- If the original payment instrument is invalid, an alternative method will be arranged.

Customer Rights Under Regulation E

If you believe an error has occurred with your transaction or account, please contact us promptly. You can reach us through:

- **Email:** us-compliants@bilderlings.com
- **Mail:** Bilderlings US Inc., Attn: 150 Alhambra Circle, 10th Floor, Coral Gables, Florida 33134

You must contact us within 60 days of the date funds were to be made available to your Recipient. When you contact us, please provide the following details:

- Your full name and email address;
- A description of the error or problem with the transfer and why you believe it is an error or problem;
- The name of the person receiving the funds, and if you know, their telephone number or address;
- The transaction amount;
- The reference number for the transfer as shown on the receipt we provided you at the time of the original transaction.

We aim to determine whether an error occurred within 90 business days of receiving your report and will correct any confirmed error promptly. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of any documents we used in our investigation.

Disclaimer

This policy is subject to change at our discretion. We reserve the right to modify or update this policy at any time. Any changes will be communicated to customers as appropriate.