

Witmart Payment and Refund Policy

This policy, together with the User Agreement and other Witmart policies are part of the Witmart **Terms of Service**. By registering to Witmart.com, Users shall agree to this policy and the Witmart Terms of Service.

Witmart Dollar Credits

To use the services on the website, Users must purchase Witmart Dollar Credits and use Dollar Credits for the exchange of services on the Witmart website. Dollar Credits purchased from Witmart will be deposited in User's online Witmart account. User can request to withdraw (redeem) the Dollar Credits that are available in his/her Witmart account, and after approving the request, Witmart will pay User. In the case of charges by third party service providers (e.g. credit card companies, PayPal and etc.), Witmart will deduct the third party charges from the payment made to the User who made the request to withdraw (redeem) Dollar Credits.

1 Witmart Dollar Credit equals 1 USD.

Witmart Dollar Credits are not legal tender and cannot be traded or sold to third parties. Dollar Credits are only exchangeable for services provided by Witmart and Users in accordance with the User Agreement.

All transactions of Dollar Credits are between User and Witmart. The purchase, use and withdrawal of Witmart Dollar Credits does not necessarily relate to a particular service provided by Witmart and/or other Users through Witmart.

User Purchases Dollar Credits From Witmart

User can purchase Dollar Credits from Witmart by credit card, PayPal, check and other payment options as specified in User Agreement. Dollar Credits will be deposited in User's Witmart Account and be "Available" for the exchange of services provided by Witmart and/or other Users through Witmart.

User pays 1 USD for 1 Dollar Credit to be deposited in his/her Witmart Account. In the case of third party charges, Witmart will keep the booking of the third party charges and pass the charge over to the User who requests to withdraw (redeem) Dollar Credits.

When Witmart receives payment made by User for the Dollar Credits he/she purchased, a Payment Receipt (PR) will be generated by the website to confirm the payment and transaction. PR will be stored in User's Witmart account and will also be sent to User by e-mail. PR is the evidence of the completion of the transaction. User agrees NOT to request chargeback and refund for the payment made in PR.

User Requests To Withdraw (Redeem)

User can request to withdraw and redeem the Dollar Credits in his/her Witmart Account, if there are sufficient “Available” Dollar Credits in the account to match the request. “Available” means the status of the Dollar Credits is NOT “frozen.” Dollar Credits will be in “frozen” status when User has a Job where Dollar Credit payment has not been settled, or when there is an unsettled dispute related to the Dollar Credit payment.

Upon User’s request to withdraw, a Request for Withdrawal voucher (RW) will be generated by the website to confirm User’s request. Witmart will make the payment to the User by credit card, PayPal, check and other payment options as specified in User Agreement.

The minimum amount that User can withdraw is 50 Witmart Dollar Credits (USD 50). In the case of third party service charges incurred during the transaction of withdrawal (redemption), this charge, together with the third party charges from when the Dollar Credits were purchased will be passed over to the User who made the request to withdraw (redeem).

When Witmart makes the payment for withdrawal (redemption), to minimize the third party service charges to User, the payment will be made in following sequence:

- payment through (credit card/PayPal) refund if possible
- payment to User’s PayPal account or bank account

Use Dollar Credits For Services

User can pay for the services provided by Witmart and/or other Users on the Witmart Website with Dollar Credits. Such transactions are entirely the exchange of Dollar Credits and services with no USD (or any other currency) involved.

The policy and procedure of using Dollar Credits for services are defined by other Witmart Policies (e.g. Membership and Job Services).

User Chargeback

By agreeing with this Policy, upon the establishment of PR, User shall NOT request refund or chargeback through their credit card company, PayPal or other payment service providers. Chargeback after issuing of PR is a violation of Witmart’s **Terms of Service**. In such case, Witmart, in its sole discretion, can take necessary actions to limit the User’s access to Witmart services until the termination of User’s account.

CONTACTING US

If you wish to report a violation of the **Terms of Service**, have any questions or need assistance, please contact Witmart Customer Support:



ZBJ Network, Inc
2150 Town Square Place, Suite 150
Sugar Land, TX 77479
877-wit-mart (948-6278)
www.witmart.com

Web Support: <http://www.Witmart.com/service>

Email: services@Witmart.com

Phone: (Mon-Fri, 8 a.m. - 5 p.m. Centre Time): 1-877-WIT-MART (1-877-948-6278)

Online Help Topics: <http://www.Witmart.com/help>