

Purchase & Refund Terms

Reloader.gg

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1. About these terms

1.1. These Purchase & Refund Terms ("these Terms") explain how you can use your withdrawable cash balance to buy goods and services from third-party vendors through the Service, and when a purchase is refunded.

1.2. These Terms form part of our Terms and Conditions (the "T&C"). If these Terms and the T&C conflict, the T&C prevail. Words defined in the T&C have the same meaning here.

1.3. These Terms apply on reloader.gg and on every alliance site that runs on the Reloader platform (for example, <name>.reloader.gg). The same rules apply whichever site you use.

1.4. These Terms are written in English. If a translated version differs from the English version, the English version applies (T&C clause 25.5).

1.5. The goods and services described here are supplied by third-party vendors, not by us. We take payment from your balance and pass your order to the vendor. The vendor's own terms also apply to what you buy (see clause 3.9).

2. Definitions

2.1. Cash balance (or withdrawable balance): the part of your account balance that is not tied to an active bonus. If you have an active bonus, the amount still held in that bonus is deducted from your balance, and only the remainder is your cash balance. Your wallet shows this figure.

2.2. Bonus funds: any amount credited to you as a bonus, promotion or reward that is still subject to wagering or other conditions.

2.3. Vendor: the third-party company that supplies the goods, currently GIFQ for gift cards.

2.4. Payout features: the gift-card feature described in these Terms. Further purchase features will be added to these Terms before they become available.

2.5. Ł (Loads): the unit in which balances are displayed on the Service. 10 Ł = 1 USD. Prices are shown in Ł, with the USD amount alongside.

3. Rules for every purchase

3.1. Cash only. You can pay for a purchase only from your cash balance. Bonus funds can never be used to buy gift cards. If the price is more than your cash balance, the purchase is refused.

3.2. Identity verification. You must complete identity verification (KYC) before you make any purchase or withdrawal under these Terms, whatever the amount. If you have not been verified, the purchase is refused and a verification request is opened on your account. See also T&C clause 8.3 and our KYC Policy.

3.3. Account checks. We check every purchase before any money is taken. We may refuse a purchase, or hold it for manual review, where:

- (a) your account is under a fraud or security hold;
- (b) withdrawals have been frozen on your account;

- (c) our withdrawal rules flag the purchase for review or refuse it;
- (d) your balance cannot be confirmed at that moment; or
- (e) your account is blocked, suspended, pending closure or self-excluded.

A refusal under this clause happens before your balance is charged. A purchase held for review after payment is dealt with as described in the section for that feature.

3.4. Limits. Each feature has limits, such as a minimum and maximum amount per purchase and daily or weekly totals. The limits that apply to you are shown in the purchase flow. A purchase that would go over a limit is refused before you are charged.

3.5. Prices and confirmation. Before you pay, we show you the price you will be charged, including any platform margin or currency conversion charge. You must confirm that price before we charge you. We check the price again when you confirm. If it has expired or, for a price that depends on an exchange rate, changed, we ask you to get a new price or confirm again.

3.6. One charge per order. Each order is charged once. If you submit the same order twice, the second submission is not charged again.

3.7. When a purchase is final. A purchase is final once the vendor has delivered it, as explained for each feature below. After that, there is no refund, cancellation or exchange, except where these Terms say otherwise or where the law requires it.

3.8. Automatic refunds. If the vendor cannot fulfil an order you have paid for, we refund the full amount you were charged to your cash balance. Refunds are made automatically, without you having to ask. If a refund cannot be completed automatically, our team completes it by hand.

3.9. Vendor and brand terms. The goods you buy are subject to the terms of the vendor and, for gift cards, the brand that issues the card (for example, how and where the card can be redeemed and how long it stays valid). We show these terms where the vendor provides them. We are not responsible for how a brand treats a card after it has been delivered to you.

3.10. Availability. A payout feature may not be offered on every site, in every region or to every account, and we may pause it at any time, for example if a vendor is unavailable. If a feature is not available to you, you can still withdraw your cash balance in the usual way under T&C clause 8.

3.11. Chargebacks and reversals. T&C clauses 7.4 and 9.1 apply in full. You must not charge back, cancel or otherwise reverse a deposit that funded a purchase under these Terms. If you do, the consequences in those clauses apply.

3.12. Errors. T&C clause 10 applies to errors in prices, amounts or deliveries. This includes our right to correct your account if you receive something in error.

4. Gift cards (GIFQ)

4.1. What you buy. You buy a digital gift-card code for a specific brand, value, currency and region. The code is supplied by GIFQ and is delivered to your account on the Service, not by email. We send you an email and a notification when the code is ready. The email never contains the code.

4.2. Choosing the region. You choose the region the card is issued for. We suggest a region based on your location, and you can change it. Cards for sanctioned regions are not available.

4.3. Region mismatch warning. If the region you choose is different from the location we detect for you, we show a warning before you buy: the card may not be redeemable where you are. You can still buy the card. You are responsible for choosing a region where you can redeem it.

4.4. What you pay. The price you pay is the card's face value, plus our platform margin and, for a card in a currency other than USD, a currency conversion charge. All of these are shown on the confirmation step. If the exchange rate changes before you confirm, we ask you to confirm the new total.

4.5. The confirmation step. Before you pay, you must tick a box confirming the brand, region, currency and amounts. We do not take payment without that confirmation.

4.6. Review. Some purchases are held for review after payment before the order is placed with GIFQ, for example your first cash-out. A purchase held for review is placed with GIFQ once it is approved. If we do not approve it, we refund the amount you paid to your cash balance.

4.7. Delivery. The code usually appears in your gift card history within a few minutes (often under a minute). You can check its status there.

4.8. If GIFQ cannot issue the card. If GIFQ refuses or fails the order before a code is delivered, we refund the full amount you paid to your cash balance automatically.

4.9. Revealing the code makes the purchase final. The code stays hidden until you choose to reveal it. The first time you reveal it, you must confirm that you understand that revealing the code makes the purchase final and non-refundable. Once you have revealed the code, the purchase cannot be refunded for any reason, including a region mismatch.

4.10. Before you reveal the code. If you think something is wrong with a purchase whose code you have not yet revealed, contact support before revealing it. Any refund at that stage is at our discretion.

4.11. Support access to your code. Our support team can view a code only for a stated support reason. If they do, your gift card history shows the date and the reason.

4.12. Brand terms and card validity. Each brand sets its own rules for redeeming and using its cards, including any expiry date. Where GIFQ provides these rules or the card's validity, we show them on the product page. A card that the brand refuses or that expires under the brand's rules after delivery is not refunded by us.

5. Players in restricted regions

5.1. Where our T&C restrict wagering, deposits or bonuses for players connected with a region, the payout features in these Terms remain available, where they are available in your region, so that you can use your existing cash balance.

5.2. The availability of a payout feature does not permit any use of the Service that the T&C prohibit (including T&C clauses 3.3, 4.1.2 and 4.1.3).

6. Summary: when you get a refund

| Situation | Refund to your cash balance? |

|---|---|

| A quote or price expires, or you cancel before confirming | Nothing was charged |

| A check fails when you confirm | Nothing was charged |

| GIFQ cannot issue a gift card you paid for | Yes, in full, automatically |

| A gift-card purchase held for review is not approved | Yes, in full |

| You reveal a gift-card code | No. The purchase is final |

| A gift card does not work in your region after you reveal the code | No |

7. Support and complaints

7.1. For help with a purchase, open a support ticket from the Support page, or use live chat where it is offered. Include the order reference shown in your history.

7.2. Complaints are handled under T&C clause 21 (Complaints).

7.3. Nothing in these Terms limits any rights you have under the law that applies to you and that cannot be excluded by contract.