



NETFIELD MEDIA S.L.

Refund, Chargeback and Fraud Handling Policy

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Reviewed by: Head of Operations / CEO

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1. Scope

This policy applies to digital content, digital services and transaction-related processes handled through a platform operated or technically connected by Netfield Media S.L.

It describes the handling of refund requests, cancellations, technical access issues, chargebacks, fraud-related payment events and abusive use.

2. Transaction Responsibility

Netfield Media reviews, documents and handles transaction-related matters according to a traceable internal process.

This includes, in particular, payments, provision of services, access events, customer reports, refund requests, chargebacks and fraud-related irregularities.

Each case is reviewed based on the available technical, transactional and communication-related evidence.

3. Digital Service Provision

Digital content and digital services are generally provided, activated or made technically accessible immediately after successful payment processing.

Once the digital service has been provided, the service is generally deemed performed, provided that access was technically possible and no verifiable issue within Netfield Media's area of responsibility occurred.

The customer is responsible for checking the selected content, services, access details and payment information before completing the purchase.

4. Refund Review

Refund requests are not decided on a blanket basis but are reviewed according to the specific case.

Netfield Media takes into account, in particular, whether the service was provided, whether technical access was possible, whether an issue is documented, whether the issue fell within Netfield Media's area of responsibility and whether the customer reported the matter in a traceable way.

A refund may be considered in particular where a verifiable technical error prevented use of the purchased service and the error was not caused by the customer.

Where the digital service was properly provided or made technically accessible, there is generally no entitlement to a refund.

5. Cancellation Before Provision

A cancellation can only be reviewed as long as the digital service has not yet been provided, activated or made technically accessible.

Once the digital service has been provided, cancellation is generally excluded unless a verifiable technical error exists.

6. Technical Access Issues

Technical access issues must be reported promptly and in a traceable manner.

The report must contain the information required for review, in particular the affected transaction, the time of the incident, the customer data used and a clear description of the issue.

Netfield Media reviews whether the payment, activation, provision or technical access was properly completed.

Depending on the result of the review, Netfield Media may carry out a technical correction, renewed provision, credit, refund or rejection of the request.

7. Chargeback Handling

A chargeback through a bank, card issuer or payment service provider does not replace the regular clarification process through the designated customer channel.

In the event of a chargeback, Netfield Media reviews the underlying transaction based on available evidence.

This may include, in particular, transaction data, payment status, time of provision, technical access data, customer communication, platform data and other case-related information.

If the service was properly provided, Netfield Media may dispute the chargeback, submit evidence and pursue justified claims.

8. Fraud Monitoring

Netfield Media monitors transaction-related processes for patterns that may indicate fraud, abuse or unjustified chargebacks.

This includes, in particular, suspicious purchase patterns, repeated chargebacks, inconsistent payment data, unusual access patterns, multiple accounts, technical manipulation attempts and other inconsistencies in payment or usage behavior.

The assessment is not based on one isolated indicator, but on the overall picture of the specific case.

9. Risk and Protective Measures

Where fraud, abusive use or unjustified chargebacks are suspected, Netfield Media may take appropriate protective measures.

These may include rejecting individual transactions, suspending services, blocking access, restricting further purchases, deactivating accounts, internally documenting the incident and reviewing further legal or contractual steps.

These measures protect customers, the platform, payment processing, involved payment partners and the integrity of the business model.

10. Customer Cooperation

Customers are required to cooperate appropriately in the clarification of refund requests, technical issues, chargebacks, suspected fraud or other disputes.

This includes, in particular, providing requested information, evidence or explanations completely and truthfully within a reasonable period.

Missing or insufficient cooperation may result in the review not being completed or a requested correction being rejected.

11. Data Protection and Disclosure to Payment Partners

Information relating to payments, refunds, chargebacks, fraud reviews, technical access and customer communication is treated confidentially.

Processing or disclosure takes place only where necessary to review the matter, prevent fraud, enforce rights, comply with legal obligations or handle legitimate requests.

This may involve, in particular, payment service providers, acquirers, card schemes, banks, technical service providers, legal advisers or competent authorities.

12. Customer Enquiry Form

Requests regarding refunds, technical errors, chargebacks or fraud cases must be submitted through the designated customer enquiry form:

<https://netfield-media.com/en/contact/customer-enquiry/>

The request should contain all information necessary for review, in particular transaction details, customer data, the time of the incident and a clear description of the matter.



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