

PAYMENT GATEWAY

All payments for Shell Beans online services will be made through an electronic and automated collection and remittance service (the "Payment Gateway") hosted on the site through payment gateway service providers (the "Bank of Maldives").

The Payment Gateway service is provided to you in order to facilitate your purchase of Shell Beans online services. Shell Beans makes no representation of any kind, express or implied, as to the operation of the Payment Gateway. You expressly agree that your use of the Payment Gateway is entirely at your own risk. Shell Beans does not collect and store any payment and other details provided by you for transacting through the Payment Gateway.

ONLINE PAYMENT ACCEPTANCE POLICY

Shell Beans servers use Secure Sockets Layer (SSL), an encryption technology that works with all mainstream browsers such as Chrome, Microsoft Edge, Mozilla, Safari etc., so that only Shell Beans can read a customer's personal information. We guarantee that every order you make on Shell Beans website or mobile app will be 100% safe. Payments shall be made through a linked payment gateway and will be processed directly by the Bank of Maldives Plc. (the "Bank") using Secure Socket Layer (SSL) technology. Shell Beans will not have access to your credit or debit card details.

CONSENT

You will not be able to use this website if you do not wish to provide personal information, as we require your personal information to process online payments you make via this website or mobile app. By using the website or mobile app you are giving us your consent to use your personal information for the purposes stated above.

CREDIT / DEBIT CARD PAYMENTS TERMS

1. All credit cards must have verifiable billing address.
2. If your credit card is declined for any reason, we will notify you within 3-4 working days, simply submitting the credit card does not automatically guarantee the purchase.
3. Shell Beans bears no responsibility in the event your credit or debit card is not approved or charged. There can be many reasons why your credit or debit card may not have been approved or charged.
4. Shell Beans uses stringent safety measures for credit card payment processing. Fraudulent transactions, if any, are reported to airport security, airlines and other federal and state law enforcement.
5. You agree to be liable for any and all credit card payments and you agree not

to dispute charges after the purchase has been made and confirmations of services have been delivered by email confirmation. You agree to reimburse Shell Beans in cases of charge back or credit card disputes where you have genuinely purchased a service on our website.

6. Online credit card transactions are authorized at the time a user or anyone acting on their behalf accepts these terms and conditions and continues with the purchase.

7. In order to provide you further safety, when certain transactions are determined to be high risk by our systems, we will not process such transactions unless our credit card verification team has determined that it's safe to process them. In order to establish validity of such transactions, we may contact you or your bank.

CREDIT CARD DECLINES

At the time of processing your transaction if your credit card declines; we will make all efforts to notify you by way of an email message within 3- 4 business days. The transaction will not be processed if your credit card has declined.

CANCEL AND REFUND

All of our online purchases are NON-REFUNDABLE.

CURRENCY

All prices are displayed in Maldivian Rufiyaa (MVR).

Immediate purchase: Your credit card will be charged for the full amount.