

Card payment terms

Payment rules, security of payments, and confidentiality of information

Card payments can only be made via processing systems that are globally certified. Only VISA, MasterCard, and MIR cards may be used for payment.

Online payment services are performed in accordance with the Rules and Regulations of Visa, MasterCard, both multinational payment systems, and MIR, a Russian payment system, relying on the principles of confidentiality and payment security, as well as the most up-to-date methods of verification, encryption and data transmission over secure communication channels.

Whenever an order is paid for with a bank card, payment processing (including the entering of the card number) takes place on the secure page of a processing system that is globally certified. This means that your sensitive data, including card details and login details, is not collected by the Company and is processed completely securely. No one, including the Company, has access to the client's personal data and banking information. The cardholder's data is handled using Payment Card Industry Data Security Standard (PCI DSS), an information security standard developed by the global card companies Visa and MasterCard, which ensures the secure processing of cardholder data. The data transmission technology guarantees the security of transactions with bank cards by using the Secure Sockets Layer (SSL), Verified by Visa, and Secure Code protocols alongside secure banking networks with the highest degree of protection.

The card details page will ask you to enter: card number, cardholder name, card expiration date, three-digit security code (CVV2 for VISA, CVC2 for MasterCard, Additional Identification Code for MIR). All the necessary data is printed on the card. The three-digit security code is the three digits printed on the back of the card. You will then be redirected to the page of your bank to enter a security code which you will receive via SMS. If you do not receive a security code, you should contact the issuing bank.

A payment may be denied because:

- Your card is not intended for making online payments. This can be ascertained by contacting your bank.

- Your card does not have enough money for that payment. You can find out more about your card balance by contacting the issuing bank.
- The card details were entered incorrectly.
- The card has expired. The card expiration date is usually indicated on the face of the card (month and year until which the card is valid). You can find out more about the card expiration date by contacting the issuing

bank.

For more information about bank card payments and other issues related to the operation of the website, you can send an email to info@zc.guru.

The personal information you provide, including your name, address, phone number, email, and bank card number, is confidential and will not be disclosed. Your credit card details are not transmitted other than in encrypted form and are not stored on our web server.

Refund policy

Refunds in physical cash are not allowed if the payment was made by card. If you cancel your purchase and send a refund request, the refund can only be made to the same bank card from which the payment was made.

The refund procedure is governed by the rules of global payment companies. The refund procedure is subject to Article 29 to 32 of the Federal Law "On Protection of Consumer Rights", along with Article 782 of the Civil Code of the Russian Federation. To obtain a refund to your bank card, you must fill out the Refund Application form, which will be sent to your email address upon request, and return it to info@zc.guru, attaching a scanned copy of your passport. Refunds will be made to the bank card within twenty one (21) business days of receipt of the Refund Application by the Company. To obtain a refund for transactions made with errors, you must submit a written application attaching a copy of your passport and checks / receipts confirming that the money was debited in error. This Application must be sent to info@zc.guru. The refund amount will be equal to the purchase amount. The period for handling the Application and the refund starts from the moment the Company receives the Application and is calculated in working days, excluding holidays / weekends / non-working days.