

# Chargeback and Fraud Mitigation Policy

**Effective Date:** 01/01/2024

**Last Updated:** 01/01/2025

Exclusive Link Ltd (“we,” “us,” or “our”) is committed to protecting our business, users, and partners from fraudulent activity while ensuring a fair and transparent process for handling payment disputes and chargebacks.

This Chargeback and Fraud Mitigation Policy outlines our approach to managing fraud risks and resolving disputed transactions.

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## 1. Definitions

- **Chargeback:** A dispute initiated by a cardholder with their financial institution to reverse a transaction.
- **Fraudulent Transaction:** A transaction made without the cardholder’s consent or authorization.
- **User:** A person or entity that registers, subscribes, or otherwise uses our services.

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## 2. Fraud Mitigation Measures

We employ the following fraud prevention tools and best practices:

- **Secure Payment Processing:** All transactions are processed via PCI-DSS-compliant payment gateways using SSL encryption.
- **3D Secure Authentication (where applicable):** Additional identity verification for cardholders.
- **IP and Geo-Verification:** Suspicious or mismatched login/payment activity may trigger manual review.
- **Device Fingerprinting and Behavior Analysis:** Monitoring user behavior to detect unusual activity.
- **Manual Review:** Transactions flagged by our system are reviewed by our customer service team.
- **Maximum Single transaction limit**



### 3. Identity Verification

To prevent fraudulent activity, we may request users to verify their identity using:

- Government-issued ID
- Proof of card ownership (e.g., masked card statements)
- Selfie with ID (for high-risk transactions or unusual activity)

Failure to comply with verification may result in account suspension or transaction cancellation.

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### 4. Handling Chargebacks

We treat chargebacks seriously and take the following steps:

#### 4.1. Notification and Investigation

- Upon receiving a chargeback, we will notify the user and temporarily restrict access to the disputed content or services.
- Our team will investigate the transaction and gather supporting evidence (e.g., IP logs, timestamps, user actions, email correspondence, checkout process and terms and condition agreements).

#### 4.2. Representation

- If the chargeback is believed to be unwarranted, we will dispute it with the issuing bank using evidence to prove the transaction was valid.

#### 4.3. Repeated Chargebacks

- Users who incur multiple chargebacks may have their account suspended or permanently banned.
  - We reserve the right to blacklist devices, payment methods, or IPs involved in fraudulent activity.
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### 5. Refund Policy

We maintain a strict **no-refund policy** due to the nature of digital content and services. Refunds may be issued at our sole discretion in rare cases, such as technical errors or unintentional duplicate charges. Users are encouraged to contact our support team before initiating chargebacks.

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## 6. Account Termination for Fraud

We reserve the right to suspend or terminate accounts involved in:

- Unauthorized use of payment methods
- Submitting false information
- Engaging in chargeback abuse or fraudulent claims

Fraudulent behavior may be reported to law enforcement or financial institutions as appropriate.

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## 7. Preventive Best Practices for Users


To avoid disputes and ensure secure access:

- Use your own valid payment method
  - Do not share account access or credentials
  - Contact our support team immediately if you suspect unauthorized access or charges
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## 8. Contact Us

If you believe a charge was made in error or have concerns about your account, contact our Billing and Support Team:

 Email: [info@exclusive-link.com](mailto:info@exclusive-link.com)

 Support online chat

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**Note:** Submitting a false chargeback claim may constitute fraud. We reserve the right to pursue legal remedies and recover costs associated with such disputes.

