

REFUND POLICY – CVTOT JSC

1. Scope of Application

This refund policy applies **to customers or businesses** that have registered and paid for **recruitment service packages, software solutions, or additional utilities on the CVTOT JSC platform.**

Since CVTOT JSC provide **software services in an online format (SaaS)**, refunds will **only be considered in specific cases**, including but not limited to:

- **System errors** that prevent customers from using the service for an extended period.
- **Duplicate payments or transactions where the amount was deducted but the service was not activated.**
- **Failed transactions caused by errors from payment gateways or intermediaries** (ví dụ: VNPT EPAY, Napas, linked banks, etc).

2. Refund Eligibility

- **Customers must submit a refund request with valid transaction documents** within **03–07 working days** from the date of payment..
- **CVTOT JSC does not provide refunds in the following cases:**
 - The service has already been **activated, used, or data has been accessed**
 - The customer **voluntarily cancels the package or changes their needs** after the service has been delivered.
 - **Violation of CVTOT JSC.Terms of Use or Privacy Policy.**

3. Refund Method and Process

- **Approved refund amounts** will be **transferred by CVTOT JSC** through the **bank account, e-wallet, or payment gateway** used for the original payment.
- Refunds will be processed **according to the procedures of the corresponding bank or payment intermediary, ensuring safety and transparency.**
- **In special cases**, HRFORCE Support Center will **contact the customer directly to confirm account details** and provide detailed refund instructions.

4. Regulations on Payment and Refund Transactions via Payment Gateways

According to the policies of payment partners (e.g., VNPT EPAY, Napas, linked banks, e-wallets, etc.), transaction statuses are defined as follows:

- **Transaction Confirmation:** A document or electronic message issued by the Service Provider (CVTOT JSC) to the customer to confirm the payment transaction. This confirmation serves as **a reference basis** for resolving any disputes that may arise.
- **Successful Transaction:** The customer's bank account/card/e-wallet **has been charged**, and **the payment gateway confirms success**.
- **Failed Transaction:** The customer's account **has not been charged**, and the payment gateway returns **a failure result**.
- **Refunded Transaction:** A previously **successful transaction** that CVTOT JSC or the **payment partner refunds** upon a valid request.
- **Regular Refund Transaction:** A refund **requested by** CVTOT JSC , with the **refunded amount returned to the customer's account/card/e-wallet** within the timeframe **specified by the bank or payment gateway**.

5. Processing Time

- Refund requests will **be reviewed and responded to within 03–10 working days**, depending on **the processing time of the bank or payment intermediary**.
- CVTOT JSC will **notify the customer as soon as the refund process is completed**.

6. Customer Support Contact

For any inquiries or refund-related requests, please contact:

- **Công ty Cổ phần CVTOT (CVTOT JSC)**
- Email: hotro@cvtot.vn
- Hotline: 0766783968
- Location: 20/5 Hà Thị Thân, Phường An Hải, Thành phố Đà Nẵng, Việt Nam

*Lưu ý:

This refund policy is issued to **protect customers' legitimate rights** while **ensuring compliance with applicable laws and payment partner regulations**.

Any cases not covered under this policy will be **reviewed separately by CVTOT JSC** based on actual circumstances and mutual agreement between both parties.