Purpose and Scope

This Cancellation Policy sets out the rights and procedures applicable when a client (a consumer or a business) initiates a top-up of their Azure e-wallet using a debit card. Azure Payments Ltd., a small electronic money institution registered in the UK, provides this policy in accordance with the UK Payment Services Regulations 2017 and the Electronic Money Regulations 2011.

This Policy applies to all top-up transactions initiated by clients using a debit, credit or pre-paid card.

Definitions

Azure, **we**, **us**, **our**: Azure Payments Ltd., registered in England and Wales.
Client, **you**, **your**: any consumer or business using our e-wallet services.
Top-Up: a transaction that adds funds to your Azure e-wallet via a debit card.
Cancellation: the action of halting a pending top-up transaction before completion.
Refund Request: a request to return funds already credited to an e-wallet.

Rights to Cancel

Before Authorization: You may cancel a top-up at any time before you submit your debit card payment details and confirm the transaction in our platform. Once you confirm, the payment is immediately sent to the card scheme and Azure cannot intercept or cancel the payment.

Pending Transactions: In the unlikely event that a top-up remains in a pending state (e.g., due to technical issues), you may request cancellation within 30 minutes of initiation by contacting us as set out in Section 5. We will use reasonable efforts to cancel the transaction, but we cannot guarantee cancellation if the payment has already been processed by the card issuer or scheme.

No Automatic Right to Cancel After Authorization

Under the UK Payment Services Regulations 2017, once you have authorised a payment and it has been submitted to the card scheme, you cannot revoke or cancel that authorisation. If funds have already been credited to your e-wallet, you must follow the Refund Procedure in Section 5.

Refund Procedure

If you cannot cancel a transaction under Section 3 (because it was already authorised and processed), you may submit a refund request:

1. **How to Request**
   o Send an email to info@azurepay.io or submit a request through the in-app support portal.

o Provide your name, e-wallet ID, transaction reference number, date, and amount of the top-up.
2. **Processing Time**
    o We will acknowledge receipt within 1 business day.
    o We will investigate and, if approved, process the refund within 5 business days of your request.
3. **Fees**
    o **Consumers**: No fees apply for refunding authorised top-ups.
    o **Businesses**: A refund administration fee of £25 per transaction may apply. This fee may be waived at Azure's discretion for good business reasons.
4. **Refund Method**
    o Refunds will be returned to the same debit card used for the original top-up, unless otherwise agreed with you.
5. **Exceptional Circumstances**
    o Azure reserves the right to decline refund requests in cases of suspected fraud or if required by law. In such cases, we will notify you promptly with reasons.

Redemption of E-Money

Under the Electronic Money Regulations 2011, you have the right to redeem, at any time, any unused e-money held in your Azure e-wallet at par value (balances under £2,500) without undue delay and normally no later than **one business day** after your request.

- **Redemption Request**: Submit via our portal or email.
- **Fees**: We may charge a small administration fee, disclosed transparently at the time of request.

Contact and Dispute Resolution

- **Support Email:** info@azurepay.io
- **Mailing Address:** Azure Payments Ltd., 123 King Street, Hammersmith, London, W9 9JG, UK

If you remain dissatisfied after our investigation, you may escalate to the Financial Ombudsman Service (for consumers) or pursue other legal remedies. Business clients may refer to the Terms of Service for dispute resolution procedures.

Amendments

We may amend this Policy to reflect changes in law or our services. We will notify clients of material changes at least 14 days before they take effect.