

Payment Policy for FYSM Market FZC LLC

Date of Last Update: 22.09.2025

1. Company Information

This Payment Policy is established by FYSM Market FZC LLC, a duly registered Free Zone Company operating under License No. 4414135.01 from the Sharjah Publishing City Free Zone. Our company maintains its registered office at Business Centre, Sharjah Publishing City Free Zone, Sharjah, United Arab Emirates. All payment-related communications and financial inquiries should be directed to fysmmarket@gmail.com during our official business hours.

2. Governing Legal Framework

This Payment Policy is formulated in strict compliance with the federal laws of the United Arab Emirates, particularly the UAE Commercial Transactions Law and electronic commerce regulations. Our payment procedures adhere to the financial regulations established by the Central Bank of the UAE and follow international payment processing standards. The policy also incorporates the specific commercial guidelines issued by the Sharjah Publishing City Free Zone Authority, ensuring full regulatory compliance in all our financial transactions.

3. Accepted Payment Methods

Our company maintains multiple secure payment channels to accommodate our global customer base. We accept transactions through major international credit and debit cards, including those issued under Visa, MasterCard, and American Express networks. Additionally, we support various digital payment platforms and electronic wallet systems that facilitate cross-border transactions. All payment processing is conducted through certified payment gateways that maintain the highest security standards in the financial industry.

4. Payment Security Measures

We implement comprehensive security protocols to protect our customers' financial information throughout the payment process. Our systems employ end-to-end encryption technology and tokenization methods to ensure that sensitive payment details remain secure during transmission and storage. We maintain PCI DSS compliance across all our payment processing systems and regularly undergo security audits to verify the integrity of our financial infrastructure. Customers can be assured that their payment information receives the highest level of protection in accordance with international financial security standards.

5. Currency and Pricing

All transactions are processed in United States Dollars (USD) unless otherwise

specified during the checkout process. The displayed prices include applicable value-added tax as required by UAE regulations, though additional taxes or duties may apply depending on the customer's location and local regulations. Currency conversion fees may be charged by the customer's financial institution for international transactions, and these charges fall outside the company's responsibility or control.

6. Payment Authorization and Processing

By completing a transaction through our platform, customers provide explicit authorization for the company to process the payment for the specified amount. Payment authorization occurs in real-time through our secure payment gateway, with funds typically reserved immediately upon order confirmation. The actual settlement and transfer of funds may require additional processing time depending on the customer's financial institution and the selected payment method. We reserve the right to verify payment information and may request additional documentation to prevent fraudulent activities.

7. Billing and Transaction Records

Upon successful payment processing, customers receive immediate electronic confirmation of their transaction along with a detailed invoice. All payment records are maintained in our secure systems in accordance with UAE financial record-keeping requirements. Customers can access their transaction history through their personal account dashboard on our platform, providing complete transparency and easy reference for all financial activities.

8. Failed Payment Procedures

In the event of payment processing failures, our system will automatically notify customers and provide guidance on resolving the issue. Common reasons for payment failures include insufficient funds, incorrect payment information, security restrictions imposed by financial institutions, or technical connectivity issues. Customers are encouraged to verify their payment details and contact their financial institution if payment failures persist. Orders will not be processed until successful payment confirmation is received.

9. Refund Policy and Procedures

Refund requests are processed in accordance with our comprehensive Refund Policy, which outlines the specific circumstances under which refunds may be granted. Approved refunds are typically credited back to the original payment method within a standard processing period of 10-14 business days, though the actual timing may vary depending on the customer's financial institution. All refunds are processed in the original currency of the transaction, and any currency conversion differences or banking fees are the responsibility of the customer.

10. Recurring Payments and Subscription Services

For services involving recurring payments or subscription models, customers authorize the company to automatically charge the provided payment method at the specified intervals. Customers maintain the right to modify or cancel recurring payments through their account settings, though such changes must be made before the next billing cycle to avoid charges. Advance notification will be provided for any changes to subscription terms or pricing structures.

11. Fraud Prevention Measures

Our company employs advanced fraud detection systems and monitoring procedures to identify and prevent unauthorized transactions. We reserve the right to review, suspend, or cancel any transactions that display characteristics of fraudulent activity. In such cases, we may request additional verification documents to confirm the customer's identity and payment authorization. These measures protect both the company and our customers from financial fraud and unauthorized transactions.

12. Dispute Resolution

Any disputes regarding payments or billing matters should be promptly reported to our customer service team for investigation and resolution. We are committed to addressing all payment-related concerns in a fair and timely manner, in accordance with UAE commercial laws and international best practices. For unresolved disputes, customers may seek resolution through the appropriate legal channels in the Emirate of Sharjah, as specified in our terms and conditions.

13. Policy Updates and Modifications

We reserve the right to periodically update this Payment Policy to reflect changes in payment processing systems, regulatory requirements, or business operations. Customers will be notified of significant changes to our payment terms through appropriate communication channels, including email notifications and website announcements. Continued use of our payment services following such notifications constitutes acceptance of the modified terms.

14. Customer Support

Our dedicated customer support team is available to assist with payment-related inquiries and technical issues. Customers can reach our financial services team through fysmmarket@gmail.com during our standard business hours from Sunday to Thursday, 9:00 AM to 6:00 PM Gulf Standard Time. We strive to resolve all payment concerns promptly and efficiently, ensuring a smooth transaction experience for all our customers.

This Payment Policy is effective as of the current date and supersedes all previous payment-related policies and terms.