

## Returns and Refunds Policy

**Last update: January 2019**

Digital Silo Pty Ltd ABN 97 626 208 393 ("us", "we", or "our") operates the <https://octowallet.com> website (the "Service").

This page informs you of our policies regarding the returns and refunds requested by you.

### Returns

Our products can be returned for a major problem within 14 days of the original purchase of the product. The product may be exchanged for another product or returned for a refund.

To be eligible for a return, please make sure that:

- The product was purchased in the last 15 days

- The product is in its original packaging

- The product isn't used or damaged

- You have the receipt or proof of purchase

- You obtained a Return Merchandise Number (RMN) from us

Products that do not meet these criteria will not be considered for return.

To obtain a Return Merchandise Number (RMN), contact us:

- By email: [support@octowallet.com](mailto:support@octowallet.com)

- By visiting this page on our website: <https://octowallet.com>

Send the product with its original packing and the receipt or proof of purchase and the RMN number, along with a note indicating whether you want to exchange the product (and if so, what other product you want to order) or a refund, to:

Digital Silo Pty Ltd, Ground Floor 430 Little Collins Street, Melbourne VIC 3000

We will process your request upon receiving the product. We will inspect all received products when they arrive at our warehouse.

### Refunds

You will be refunded via the same method as the payment method you selected when you place your Order. If you placed your Order with your credit card, you will be refunded with the amount in Australian dollar value. If you placed your Order with OCT tokens, you will be refunded with

the amount of OCT tokens even the invoice shows the equivalent amount in Australian dollars value. You can review this in our **OCT Token Payment Method** clause. Administration charges and transactions costs will be deducted first and remaining balance will be refunded to the same credit card used to purchase the products or to the ERC20 OCT Token address that has been used to make the purchases with OCT tokens.

We may refund you in the following cases:

- when you cancel the order before its dispatch;
- when you return the product for a major problem within 14 days of the original purchase;
- when you find the product is damaged or defective upon receipt.

You can review our **Returns** clause for the conditions to be qualified for refunds. The refund amount is at our sole discretion.

### Shipping charges

Shipping charges incurred in connection with the shipping of a product are non-refundable.

You are responsible for paying the costs of shipping and for the risk of loss of or damage to the product during shipping, both to and from OctoWallet.

### Damaged items

If you received a damaged product, please notify us immediately for assistance.

### Sale items

Unfortunately, sale items cannot be refunded. Only regular price items can be refunded.

### OCT Token Payment Method

When you place your Order with OCT tokens, you will receive an invoice that indicates the purchasing price in Australian dollar value. The indicative purchasing price is calculated by using 24-hour market average rate from the exchange. This is an indicative price which does not constitute the Australian dollar value price for your purchase. If there is a return or a refund, you will be refunded by OCT tokens deducted with any shipping charges when applicable.

### Contact us

If you have any questions about our Returns and Refunds Policy, please contact us:

By email: [support@octowallet.com](mailto:support@octowallet.com)

By visiting this page on our website: <https://octowallet.com>