

Refund Policy Involving Mastercard or Visa Payments

Purpose

Elior UK are committed to providing a high quality service at all times with whoever we are dealing with. We recognise the importance of handling refunds appropriately and the purpose of this policy is to be clear as to the extent of Elior UK's responsibility with regard to refunds to end users of our services when payments have been made using Mastercard or Visa.

Scope

This Refund Policy provides a summary of practices and our approach to refunds to customers or end users of our services ("**Customers**") involving any Merchant or Partner (which are Mastercard or Visa) ("**Merchant**").

Responsibilities

The payment instruction involving a payment from the Customers by Mastercard or Visa are authorised when the Customers receive confirmation at the point of sale. We aim to charge the Transaction amount to the Customer's payment card by the end of the next business day but could take up to thirty (30) days. Once payment is authorised the Customer cannot cancel or amend the Transaction. Any cancellation or amendment of the Transaction will be subject to the Merchant's refund policy. Please contact the relevant Merchant in-store, online or as instructed on the Merchant's website.

The relevant Merchant's delivery/ collection policy and cancellations, returns and refunds policy are as set out in the Merchant's terms and conditions of supply or service and the Merchant alone is responsible for these. If a Customer cancels any order prior to completion of the order in circumstances in which the Customer is entitled to do so (which should be explained in the relevant Merchant's terms and conditions of supply or service), the Merchant alone is responsible for agreeing to issue the Customer with any refund.

We are responsible for correct and timely processing of payments for our services at our till points using Mastercard or Visa payments. Where we process a Transaction in error or the Transaction is unauthorised due to an error on our part and where the unauthorised use was not detectable by the Customer prior to a payment; the unauthorised use was caused by our acts or omissions or those of our partners; and you notify within six (6) months of the date on which your Payment Card is charged, we will refund the Transaction without undue delay. If we have processed a Transaction due to an error on the part of the Customer, or the Customer has acted fraudulently; or is intentionally or negligently in breach of this Policy (including as to the timeframe for notifying us that the Customer's Payment Card might be compromised). the Customer will be responsible for such unauthorised Transaction (but or you become aware of the Transaction. However, you will be liable for the full amount of the Transaction.

In terms of our responsibility to our Customers, we do not have any authority or influence in resolving any dispute a Customer may have with any Merchant and the Customer agrees not to involve us in any such dispute.

Governance

This policy is reviewed and updated annually by the Head of Finance Shared Services and Transformation Elior UK plc and will be revised in accordance with any improvements or amendments required by the Finance Team and approved by the Head of Finance, Shared Services and Transformation of Elior UK annually.



Catherine Roe
Chief Executive, Elior UK
30 January 2020