

REFUND AND RETURN POLICY

1. Subject of this policy

The present policy regulates the terms under which any participant of the YOOMAHN ICO can request the refund of the funds he paid during the ICO in order to purchase the offered tokens.

By participating in the ICO, any physical and legal person agrees to be bound by this policy and waives any right to demand a refund and return of any funds on the conditions that contradict this policy.

2. General policy

Any physical or legal person participating in the ICO agrees that the purchase of tokens is performed as is and the purchaser of tokens shall have no right to demand the return of funds should the value or functionality of the tokens not meet his expectations. By purchasing tokens under the ICO, the ICO participants admits that he understands the nature of the tokens sold, their full functionality and usage potential.

YOOMAHN MANAGEMENT LIMITED shall not provide an opportunity for a refund or return of funds paid on the conditions that differ from those set below.

3. Possibilities for refund

YOOMAHN MANAGEMENT LIMITED sets the conditions under which the refund policy may be used by the parties as follows:

- Should the ICO fail to reach the minimal number of sold tokens, a refund of paid amounts **deducting transaction fees** will be initiated and performed by

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YOOMAHN MANAGEMENT LIMITED. Said refund shall be performed automatically and shall not require the participants of ICO to present any applications for the refund.

- Should it be revealed that the participant of the ICO has no right to participate in the ICO under the applicable legislation of his own jurisdiction, the company reserves the right to return the funds under its own discretion.
- Should it be revealed that for whatever reason the person who registered as the participant of the ICO has limited legal capacity or has no authority to participate in the ICO or should there be any other reasons to consider the relationships null and void due to the misinformation by the client, the company shall return any paid funds upon the written request of an authorized person or representative after subtracting the possible costs and damages that YOOMAHN MANAGEMENT LIMITED might have suffered.
- The company shall return the funds should it be proven impossible for a person to participate in the ICO under the applicable AML policy. The company may deny a refund should there be any reason to think that the ICO participant withheld such information knowingly.
- The company may return the paid funds if such is prescribed by the ruling of a competent court or a competent authority.