Consumer Complaint Handling Policy

1. Purpose

This Policy explains how PT UNIT GLOBAL SYSTEM receives, reviews, escalates, and records complaints related to services used by merchants and their customers.

Complaints and merchant support requests may be submitted to support@unitpay.net. Privacy and personal data rights requests should be submitted to security@unitpay.net.

2. Scope

This Policy applies to complaints about service access, transaction status, payment processing support, settlement support, refunds, chargebacks, merchant conduct, unauthorized activity, suspected fraud, technical incidents, data protection concerns, and customer harm.

Some complaints may require cooperation from merchants, payment partners, financial institutions, or competent authorities. The Company may redirect a complaint where another party is the correct party to resolve the issue.

3. Information Required

A complaint should include the complainant's name and contact details, merchant name, transaction identifier if available, transaction date and amount, payment method, description of the issue, supporting evidence, and the requested outcome.

The Company may request additional information to verify identity, confirm authority, understand the transaction, prevent fraud, or comply with legal and partner requirements.

4. Handling Process

The Company records complaints, reviews the issue, assigns the matter to the relevant team, requests information where needed, coordinates with the merchant or payment partner where appropriate, and communicates the outcome or next steps.

Where appropriate, the Company may assign a complaint reference number for tracking and follow-up.

Urgent complaints involving suspected fraud, security incidents, customer harm, or regulatory issues may be escalated for priority review.

5. Timeframes

The Company aims to acknowledge complaints within a reasonable time after receipt and to provide a response or status update within a reasonable period based on complexity, information availability, payment method rules, partner dependencies, and legal requirements.

Complex matters, chargebacks, partner investigations, suspected fraud, or regulatory requests may require additional time. The Company may provide interim updates where appropriate.

6. Escalation

If the complainant is not satisfied with the response or status update, the complainant may request further review by replying to the original complaint thread or by contacting support@unitpay.net with the complaint reference number, where available.

Escalation does not guarantee a different outcome and may require additional information, merchant cooperation, partner review, payment method review, or further investigation.

7. Merchant Cooperation

Merchants must cooperate with complaint review, provide evidence, respond within requested timeframes, preserve records, and take corrective action where required.

Failure to cooperate may result in refund acceptance, chargeback acceptance, settlement hold, payment method restriction, suspension, termination, or other risk-based measures.

8. Fairness and Records

The Company handles complaints in good faith, considers available evidence, and seeks outcomes consistent with applicable law, customer protection principles, payment method rules, and contractual obligations.

The Company maintains complaint records, evidence, correspondence, outcomes, and remediation steps for audit, risk management, reporting, and legal compliance purposes.