

## **Payments**

GUnet/HARICA offers credit, debit, prepaid Visa, Mastercard, and Maestro card payments (excluding American Express and Diners Club). The applicant, after checking and confirming all the details of the issued (but not received) certificate and knowing the final payment amount, is transferred via a secure (encrypted) redirect connection to the Eurobank's payment page (Cardlink platform), requested to provide the card information details. Customers' card details are transferred to Eurobank's secure electronic environment and not stored on GUnet's/HARICA's systems. Eurobank's systems are protected by powerful high-tech Firewall. In addition, customers' data are protected by the TLS (Transport Layer Security) protocol with at least 256-bit encryption, which is a secure way of encoding information. The applicant is not allowed to make a fictitious, false, or unfair purchase of certificates. The applicant is fully responsible for charges, fees, taxes, and contributions arising from the purchase of certificates from GUnet/HARICA.

The applicant accepts that any additional cost or commissions relating to him that might occur from intermediate payment services are charged to the applicant. The credit/debit card is charged after checking and certifying the data and its validity by the bank. The applicant is the only one responsible for the correct register of the credit/debit card details.

## **Pricing Policy**

The prices listed on the GUnet's/HARICA's website are in euros and do not include VAT. During the creation of a user account, GUnet/HARICA informs that the transactions that will follow are charged with the current VAT, currently 24%.

GUnet/HARICA reserves the right to change its price list without prior notice to subscribers. Any change in the price list is valid from the time it is announced and has no retroactive effect. The payment is made after the certificate has been issued and before its retrieval. Any expenses, fees for the completion of the transaction (for example, bank commissions), are borne exclusively by the applicant.

## **Refunds**

The procedure of payment and certificate retrieval from GUnet/HARICA requires the completion of the following steps:

1. the application process by the applicant,
2. the validation process by GUnet/HARICA for the ownership/control of the domain(s) and all the data to be included in each certificate,
3. the issuance of the certificate by GUnet/HARICA,
4. the verification of the details of the certificate by the applicant and the confirmation that all information is correct.

Only if all the above steps are completed, the applicant will be transferred to the bank's payment website. Once the payment is completed, the applicant can retrieve and use the certificate. There is a possibility of withdrawal within 14 calendar days from the date of the certificate purchase. During this time, the applicant may withdraw from the contract and request the revocation of the certificate by submitting a written request to [support@harica.gr](mailto:support@harica.gr)

and claim a refund. In case of the certificate usage during this period (which is checked by searching its status with the GUnet's/HARICA's control servers), the user can request a refund only for the amount corresponding to the period of more than one year. For example, if the applicant buys a digital certificate for 2 years, receiving the corresponding discount over the year, and uses it after its retrieval and within 14 calendar days withdraws from the contract, the annual cost of the certificate will be charged, the certificate will be revoked and the remaining amount will be refunded. In case the certificate is not used within 14 calendar days, then the subscriber can request a refund for the whole amount.

### **Transaction Security**

All transactions made through GUnet's/HARICA's website are governed by National and European law, which regulates matters relating to e-commerce. They are also governed by the Consumer Protection Greek Law (2251/1994), which regulates issues related to electronic transactions. All information transmitted by the applicant is confidential and GUnet/HARICA is taking all necessary technical and organizational measures for the security of data and transactions made via the Internet. The details of the transaction (transaction number, subscriber registration number, payment amount, IP address) collected and processed by GUnet/HARICA, are used only to receive, execute and complete the payment, in accordance with the mutual obligations. They are not announced, nor transmitted by GUnet/HARICA to any third party, except for the above-mentioned partner bank for the present service or in case this is required by a court decision or decision of another public authority and are deleted when the purposes for which they are observed are achieved, according to the GUnet's/HARICA's [Data Privacy Statement](#). For their safety, the applicants should take all proper measures to ensure the confidentiality of their data and should not disclose them to third parties. The applicants must use the applications according to the instructions provided, keeping in mind that the rules of good conduct must be observed when using these applications. If the applicants notice an incident related to the security of their data or transactions, they should [contact](#) GUnet/HARICA and report the issue. The applicants must understand that they are responsible for all their actions on the Internet and not to use the provided applications illegally or unconventionally. Illegal and unconventional behavior is also any breach of the law and the [Terms of Use](#) of services and applications.