

# RETURN & WARRANTY POLICY

## Introduction

This Return & Warranty Policy (hereinafter, the “Policy”) establishes the governing principles, Buyer entitlements, and procedural safeguards applicable to requests for re-delivery, refunds, or warranty-related remedies in connection with transactions for digital In-Game Valuables executed through the technical and escrow infrastructure of SellMMO Group.

Its objective is to provide an equitable and transparent framework that balances Buyer protection, Seller accountability, and the operational integrity of an escrow-based ecosystem, while upholding applicable consumer-protection and e-commerce standards across multiple jurisdictions.

## Corporate Context and Legal Standing

SellMMO Group FZ LLE, incorporated under the laws of the Fujairah Creative City Free Zone, United Arab Emirates, operates solely as an Aggregator and Escrow Facilitator.

The Company provides the contractual, compliance, and technical infrastructure that enables lawful peer-to-peer exchange of In-Game Valuables between independent Buyers and Sellers.

The Company does not act as a direct seller, publisher, or merchant of record, and therefore bears no commercial authorship or ownership over the digital goods traded between Users.

Its role is strictly intermediary, focusing on transparency of transaction flow, traceability of fulfilment, and lawful handling of funds and data under the applicable UAE, EU, UK, and international standards.

## Purpose and Integration

This Policy forms an integral element of SellMMO Group’s Buyer-Facing Compliance Layer — a cohesive suite of public policies governing Buyer and Seller conduct, transaction integrity, and consumer-rights protection.

It operates mutatis mutandis with, and shall be interpreted consistently alongside, the following core instruments:

Terms of Service – setting the overarching legal relationship between Users and the Company;

Refund, Dispute & Buyer Protection Policy – defining procedures for claims and escrow adjudication;

Delivery & Fulfilment Policy – outlining accepted delivery modalities and Proof-of-Fulfilment standards;

Prohibited Items & Restricted Activities Policy – detailing trade and usage restrictions;

AML & CFT Statement and Sanctions & Fraud Compliance Statement – ensuring legality of transaction flows;

Privacy & Cookie Policy – governing the processing and safeguarding of personal data.

Together, these policies establish the Unified Compliance Corpus of SellMMO Group — a legally enforceable framework ensuring that every marketplace transaction adheres to the principles of legality, proportionality, and accountability.

## Scope and Interpretation

This Policy governs all publicly visible procedures relating to returns, cancellations, partial or full refunds, re-delivery arrangements, warranty requests, and post-transactional Buyer remedies.

It is applicable across all storefronts, affiliate channels, and authorised digital environments that operate within the SellMMO Group ecosystem.

For the avoidance of doubt, this Policy covers only user-facing processes and dispute-handling standards.

It does not disclose or regulate the Company's internal controls, audit methods, or forensic procedures, which remain confidential within the Company's information-security and compliance framework, ensuring confidentiality, integrity, and lawful data handling.

Wherever terms are undefined in this Policy, they shall bear the meaning assigned under the Terms of Service or related public documents.

In the event of any inconsistency between this Policy and any applicable statutory obligation or consumer-protection law, the stricter or more protective standard shall prevail, without prejudice to the Company's legitimate interests or its statutory compliance duties.

## Binding Effect and Acceptance

By accessing or using the Company's Services, each Buyer acknowledges and accepts this Policy as a binding component of the contractual relationship between the Buyer, the Seller, and the Aggregator.

All requests for refund, re-delivery, or warranty consideration shall be handled exclusively in accordance with this Policy, applicable law, and the governing jurisdiction of the United Arab Emirates.

Nothing herein shall be construed as limiting non-excludable rights under consumer-protection legislation or as waiving any defence or remedy available to the Company in law or equity.

## SECTION 1 — DEFINITIONS

### 1.1 General Rule

Unless otherwise stated, all capitalised terms used in this Policy shall bear the meanings assigned to them within the Company's public compliance framework, including its Terms of Service, Delivery & Fulfilment Policy, and Refund & Buyer Protection Policy, each applied mutatis mutandis. For clarity, the following terms are defined or restated for the specific purposes of this Return & Warranty Policy.

### 1.2 Acceptance / Acceptance Window

"Acceptance Window" means a continuous period of seventy-two (72) hours commencing from the earlier of:

- (a) the Seller's marking of an order as Delivered together with valid Proof-of-Fulfilment; or
- (b) the Buyer's actual receipt of the relevant In-Game Valuables, as evidenced by in-game or system artefacts.

Within this period, the Buyer may confirm fulfilment, reject fulfilment, or initiate a Dispute.

If the Buyer takes no action before expiry of the Acceptance Window, the order shall be deemed accepted automatically (Auto-Confirmation), and Escrowed funds shall become eligible for release to the Seller, subject always to compliance or risk-control holds described below.

### 1.3 Auto-Confirmation

“Auto-Confirmation” means the automatic acceptance of an order upon expiry of the Acceptance Window without any explicit Buyer confirmation, rejection, or Dispute.

Such confirmation acts as an irrevocable trigger for the release of Escrowed funds, except where the transaction is subject to a temporary Risk Hold or Compliance Freeze.

### 1.4 Proof-of-Fulfilment

“Proof-of-Fulfilment” means the objective evidence required to substantiate that an order has been completed and delivered.

Depending on the delivery method, such evidence may include screenshots, transaction or in-game logs, server identifiers, order event IDs, or short-form video captures demonstrating that the Buyer received the purchased In-Game Valuables.

The required format of such evidence may vary across delivery modalities (for example, Mailbox, Auction House, Face-to-Face, or Comfort Trade) and shall be assessed in accordance with reasonable verification standards adopted by the Company.

### 1.5 Partial Fulfilment / Pro Tanto Refund

“Partial Fulfilment” (or “Pro Tanto Refund”) refers to the situation where an order is only partially completed due to limitations, Publisher restrictions, Buyer error, technical malfunction, or other recognised factors.

In such cases, the Company shall, acting as Aggregator, process a proportional refund to the Buyer in respect of the unfulfilled remainder, without prejudice to any Dispute or verification process that may also apply.

### 1.6 Start-of-Fulfilment

“Start-of-Fulfilment” means the point in time at which the Seller or an authorised Fulfilment Partner has verifiably initiated the transfer or delivery process in accordance with the technical instructions and order parameters issued by the Platform.

Once Start-of-Fulfilment has occurred, the Buyer’s right to unconditional cancellation ceases. Any subsequent rights to return, refund, or warranty shall be governed strictly by the Acceptance Window, Partial Fulfilment, and Exclusion provisions of this Policy.

For the avoidance of doubt, Start-of-Fulfilment shall be evidenced by objective artefacts such as system logs, timestamped confirmations, or in-game transaction events demonstrating that delivery activity has commenced. This definition aligns with the Delivery & Fulfilment Policy and Refund & Buyer Protection Policy, and is applied mutatis mutandis across all authorised Storefronts and External Platforms.

### 1.7 Risk Hold / Compliance Freeze

“Risk Hold” or “Compliance Freeze” means a temporary suspension or retention of Escrowed funds or order processing, initiated by the Company where compliance, fraud-prevention, or sanctions-screening controls require additional verification.

No Escrow release, refund, or warranty payment shall occur while such a hold or freeze remains active.

These mechanisms are applied proportionately and in accordance with the Company's internal compliance and information-security framework.

#### 1.8 Dispute

"Dispute" means a formal Buyer-initiated process within the Acceptance Window to contest the fulfilment of an order.

A Dispute must include sufficient explanation and, where applicable, supporting artefacts to allow the Company to review the matter fairly under its Buyer Protection framework.

#### 1.9 Platform

"Platform" refers to the Company's transactional infrastructure, including its websites, storefront interfaces, escrow modules, approved integrations, and communication systems through which orders are initiated, tracked, and managed.

#### 1.10 External Platform

"External Platform" means any authorised peer-to-peer (P2P) marketplace or integrated system external to the Company through which transactions for In-Game Valuables are conducted, but which nonetheless rely on the Company's escrow or fulfilment processes.

#### 1.11 Storefront

"Storefront" means the Buyer-facing interface operated or enabled by the Company through which orders are placed, prices displayed, disclaimers presented, and Buyer acknowledgements recorded.

Acceptance of these terms through the Storefront forms a binding part of the contractual framework between the Buyer, the Seller, and the Company.

#### 1.12 Manual Top-Up

"Manual Top-Up" refers to a specifically requested supplementary delivery method, initiated at the Buyer's request, through which remaining balances are transferred directly into the Buyer's in-game account outside the standard tranche framework.

Such method requires prior disclosure of applicable risks and the Buyer's informed consent recorded through the Platform.

## SECTION 2 — IMMEDIATE DELIVERY OF DIGITAL GOODS & WITHDRAWAL WAIVER

### 2.1 Nature of Digital Supply

2.1.1 All transactions executed through the Platform concern the delivery of digital content and in-game valuables that are supplied by means of immediate electronic transmission.

2.1.2 Upon confirmation of payment, the fulfilment process may commence automatically and, in most cases, cannot be technically reversed once the Start-of-Fulfilment (as defined in Section 1.6) has occurred.

2.1.3 For the avoidance of doubt, no tangible goods or physical media are provided, and all In-Game Valuables exist solely within the corresponding Publisher environment.

## 2.2 Commencement of Performance

2.2.1 Buyers expressly acknowledge that by completing checkout and confirming payment, they instruct and authorise the Company to begin immediate fulfilment of the purchased digital content.

2.2.2 The moment of payment confirmation shall constitute the Buyer's formal request for the Company and/or the Seller to initiate performance without delay.

2.2.3 From that point onward, the Company's fulfilment systems and escrow workflows may automatically transmit order parameters to Sellers or authorised Fulfilment Partners for execution in accordance with the applicable delivery method.

## 2.3 Express Consent and Waiver of Statutory Withdrawal Right

2.3.1 By placing an order for In-Game Valuables, the Buyer expressly requests and consents to the immediate supply of digital content.

2.3.2 The Buyer further acknowledges that once the Start-of-Fulfilment has occurred, they lose the statutory right of withdrawal or cancellation under:

(a) Article 16(m) of the EU Consumer Rights Directive 2011/83/EU;

(b) Articles 3 to 8 of the EU Directive 2019/770 on certain aspects concerning contracts for the supply of digital content and digital services; and

(c) Regulation 37 of the UK Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 and Part 1, Chapter 3 of the UK Consumer Rights Act 2015, as applicable.

2.3.3 This waiver does not limit any contractual rights to refunds or re-delivery arising from non-performance, partial fulfilment, or technical fault as described elsewhere in this Policy.

## 2.4 Mandatory Buyer Acknowledgement

2.4.1 During the checkout process, the following statement shall be displayed conspicuously and must be accepted by the Buyer through an affirmative action (e.g., checkbox or equivalent confirmation):

"I hereby request the immediate supply of the ordered digital content and acknowledge that once delivery has begun, I will lose my statutory right of withdrawal under applicable EU / UK consumer law."

2.4.2 Orders shall not be processed until such acknowledgement has been recorded by the Platform.

2.4.3 The Company retains auditable proof of Buyer consent for compliance with consumer-protection and payment-service obligations.

## 2.5 Legal Safeguards and Relationship to Other Policies

2.5.1 Nothing in this Section shall prejudice the Buyer's rights under the Refund & Buyer Protection Policy (PP-1.1.2) or the Delivery & Fulfilment Policy (PP-1.1.3), which remain applicable in cases of non-delivery or defective performance.

2.5.2 This Section serves solely to clarify the consequences of immediate digital fulfilment and the corresponding waiver of the statutory “cooling-off” period.

2.5.3 The Company maintains technical and organisational measures consistent with its internal information-security framework to ensure that digital content is not deemed “delivered” unless verifiable Proof-of-Fulfilment exists.

2.5.4 All provisions of this Section are subject always to Applicable Law and without prejudice to the Company’s legitimate interests.

## 2.6 Governing Interpretation

2.6.1 This Section shall be interpreted mutatis mutandis with the Terms of Service (PP-1.1.1) and Delivery & Fulfilment Policy (PP-1.1.3).

2.6.2 In case of conflict between this Section and any less protective provision elsewhere, the interpretation more favourable to the Buyer shall prevail, without affecting the Company’s compliance duties under applicable consumer-protection and e-commerce law.

## SECTION 3 — WARRANTY TRIGGERS FOR WORLD OF WARCRAFT DELIVERY METHODS

### 3.1 Mailbox Delivery (Baseline Method)

#### 3.1.1 Delivery Timeline

Orders fulfilled via the in-game Mailbox system shall ordinarily be completed within a reasonable operational window following the Start-of-Fulfilment, typically between 15–30 minutes, subject to game-server conditions and factors beyond the Seller’s control.

Temporary delays arising from server congestion, scheduled maintenance, or Publisher-side anti-cheat routines shall not, in themselves, constitute Non-Delivery.

However, if delivery is not initiated within a reasonable buffer period following payment confirmation, the Buyer shall be entitled to request cancellation and full refund under Section 5 of this Policy.

#### 3.1.2 Proof-of-Fulfilment

For Mailbox transfers, Sellers are required to retain sufficient artefacts demonstrating dispatch and receipt of the purchased In-Game Valuables. Acceptable forms of proof may include:

- (a) screenshots of the in-game mailbox before and after transfer, each displaying visible timestamp and recipient name;
- (b) confirmation artefacts such as updated in-game balance or mail-receipt notice; and
- (c) where supported, short video capture or system log confirming successful transfer.

Such artefacts may be reviewed by the Company during a Dispute to verify fulfilment. The Company may, in its discretion, request these materials as part of escrow adjudication or compliance verification.

#### 3.1.3 Warranty and Return Conditions

- (a) Minor operational delays not exceeding one (1) hour beyond the expected delivery window shall not give rise to refund rights.

(b) Failure to initiate delivery within a reasonable aggregate buffer following payment confirmation entitles the Buyer to cancellation and refund in full.

(c) If the Buyer provides incorrect character data (nickname, realm, or faction), the Seller may re-perform delivery once without penalty. Repeated Buyer error may void refund eligibility, except where otherwise mandated by Applicable Law.

(d) Any Buyer interference with fulfilment — including password change, session termination, or concurrent login during transfer — extinguishes warranty protection and releases the Company from liability.

(e) Restrictions or disruptions imposed by the Publisher (e.g., anti-fraud flagging, server queueing, temporary locks) shall not constitute Non-Delivery, provided the Seller acted in good faith and in accordance with Platform instructions.

### **3.2 Face-to-Face (F2F) Delivery**

#### **3.2.1 Coordination and Attendance**

For Face-to-Face exchanges, both parties must appear at the agreed in-game location and time.

Failure by the Buyer to appear (“no-show”) may result, depending on order configuration, in either:

- (i) automatic conversion of the order to Mailbox delivery; or
- (ii) cancellation with refund to the Buyer.

#### **3.2.2 Identity Verification and Character Accuracy**

To mitigate impersonation or typographic manipulation, all character identifiers must match exactly, including diacritics, case, and special characters.

Where automated verification is available, it must be utilised. In its absence, the Seller bears the primary obligation to confirm the correct recipient prior to transfer.

#### **3.2.3 Warranty and Return Conditions**

(a) A Buyer “no-show” shall result in Mailbox conversion or cancellation with refund, without penalty to the Seller.

(b) Misdelivery due to nickname manipulation (homoglyph or “umlaut-skim”) shall be attributed to the Seller if adequate verification was omitted; otherwise, the risk transfers to the Buyer.

(c) All credentials must be transmitted exclusively through the Platform’s secure interface. Any off-platform exchange voids warranty protection.

(d) If the Buyer prematurely exits, logs out, or interrupts fulfilment (including switching characters or cancelling trade mid-session), such conduct constitutes voluntary assumption of risk, nullifying refund or warranty rights.

### **3.3 Auction House (AH) Delivery**

#### **3.3.1 Transaction Precision**

All Auction House transactions must adhere to Platform-issued parameters, including:

- (a) placeholder item type and attributes;
- (b) price denomination (the “Target Price”); and
- (c) auction duration.

Listings shall be deemed valid where the executed price falls within two percent (2 %) of the Target Price. Deviations beyond this range require documented evidence (such as Publisher logs) proving that the variation resulted from game mechanics or anti-fraud restrictions.

### 3.3.2 Proof-of-Fulfilment

Acceptable evidence of fulfilment includes:

- (a) the Platform-issued instruction detailing auction parameters;
- (b) a screenshot of listing creation showing the placeholder item, price, and timestamp;
- (c) a screenshot of the successful purchase and updated balance; and
- (d) where available, a server-side log confirming auction settlement.

All such evidence must be retained in tamper-evident form (timestamped or hashed) consistent with the Company's internal information-security framework.

### 3.3.3 Warranty and Return Conditions

- (a) Where the Buyer fails to post or cancels the instructed listing, the Seller may request re-listing or cancel the order without penalty.
- (b) Where a systemic malfunction, server outage, or Publisher update prevents completion despite proper execution, the order shall be cancelled and refunded in full.
- (c) The Buyer must maintain sufficient in-game funds to cover any Publisher-imposed auction tax; failure to do so constitutes Buyer-side error and excludes refund entitlement.
- (d) Buyer interference (e.g., cancelling or altering the instructed listing) voids warranty coverage.
- (e) Where executed price or denomination deviates beyond tolerance, the Seller bears the burden of proving such deviation was mandated by Publisher mechanics; failing which, the Buyer shall receive a full refund.

## 3.4 General Interpretive Principles

3.4.1 All delivery modalities described herein shall be interpreted mutatis mutandis with the Company's Delivery & Fulfilment Policy (PP-1.1.3).

3.4.2 Proof-of-Fulfilment standards and refund conditions are designed to ensure proportional fairness, compliance integrity, and protection of both Buyers and Sellers within escrow-based transactions.

3.4.3 Nothing in this Section shall limit statutory consumer rights or any remedies arising from proven non-performance under Applicable Law.

## SECTION 4 — WARRANTY TRIGGERS FOR EA FC DELIVERY METHODS

### 4.1 Auction Settlement (via Transfer Market)

#### 4.1.1 Buyer Prerequisites

Before the commencement of delivery through the Auction Settlement method, each Buyer must ensure that:

- (a) the Transfer Market is unlocked and accessible;
- (b) the Transfer List is empty and able to receive listings;



- (c) sufficient in-game funds exist to cover Publisher-imposed taxes; and
- (d) all communications with the Seller occur solely via the Platform or an approved partner interface.

Failure to meet any of the above conditions constitutes Buyer error and extinguishes warranty protection for the affected order. Buyers acknowledge that auction parameters — including placeholder item, price denomination, and auction duration — are generated automatically by the Platform or authorised Seller. Any deviation or manual alteration invalidates warranty coverage.

#### 4.1.2 Systemic Quotas and External Limitations

Transactions conducted via the Transfer Market are subject to systemic limitations established by the Publisher (e.g., purchase frequency caps, market refresh intervals, anti-cheat restrictions). Such limitations may affect delivery timelines and quantities and are treated as external force-majeure-like events beyond the Company's control.

Accordingly, Publisher-imposed quotas or temporary suspensions shall not constitute Non-Delivery provided that the Seller acted in good faith and initiated fulfilment within a reasonable period.

#### 4.1.3 Warranty and Return Conditions

- (a) If systemic quota restrictions prevent completion, the unfulfilled portion of the order shall be treated as Partial Fulfilment and either refunded pro tanto or scheduled for a subsequent delivery cycle within a reasonable interval.
- (b) If a material change in Transfer Market pricing occurs before Start-of-Fulfilment, the Buyer may cancel the order and receive a full refund.
- (c) Premature or erroneous Buyer actions — including cancelling the instructed listing, altering denominations, mislisting items, failing to retain sufficient balance for tax, or posting duplicate listings — shall void all warranty protection.
- (d) Proof-of-Fulfilment for Auction Settlement must include Platform instructions, listing screenshots, purchase confirmations, and associated artefacts demonstrating delivery. All records shall be stored in tamper-evident format for a period consistent with the Company's information-security and compliance requirements.
- (e) Minor technical adjustments to price or auction duration executed by the Platform or Seller for the purpose of accelerating execution or mitigating Publisher detection risk shall not invalidate warranty coverage if they remain within reasonable tolerance and do not materially affect value. Misdelivery arising from Buyer-side errors remains excluded from coverage.

## 4.2 Comfort Trade (Login / 2FA / Backup Codes)

### 4.2.1 Buyer Prerequisites

For Comfort Trade delivery, the Buyer must provide valid and functional login credentials and Backup Codes sufficient to enable secure execution by the authorised Fulfilment Partner.

Immediately after confirmation of delivery, the Buyer shall reset their password, two-factor authentication credentials, and Backup Codes without undue delay.

Failure to complete these resets transfers all subsequent account security risk to the Buyer and releases the Company and Seller from liability.

#### 4.2.2 Warranty and Return Conditions

(a) If an account ban or wipe occurs within twenty-four (24) hours of confirmed delivery and internal review verifies that no unauthorised access took place, the Buyer shall be entitled to a full refund.

Events occurring after that period fall outside warranty coverage.

(b) Where the Buyer fails to maintain the prerequisites listed in Section 4.2.1 — such as unlocked Transfer Market, empty Transfer List, sufficient balance, or valid Backup Codes — the order may be cancelled or partially executed without liability to the Seller. Any demonstrable costs incurred due to such Buyer deficiencies shall not be refunded.

(c) If the Buyer performs premature login, resets passwords, or alters Backup Codes during an active fulfilment session, such action constitutes premature self-intervention and voids Service Level and warranty protections. Proof-of-Fulfilment collected prior to interruption shall suffice for Escrow release in favour of the Seller.

### 4.3 General Applicability

4.3.1 The above delivery modalities shall be interpreted mutatis mutandis with the Company's Delivery & Fulfilment Policy (PP-1.1.3) and Refund & Buyer Protection Policy (PP-1.1.2).

4.3.2 All EA FC transactions are subject to Publisher rules and technical constraints beyond the Company's control; accordingly, Publisher actions or restrictions shall not be deemed breach of this Policy.

4.3.3 Nothing in this Section shall limit the Buyer's non-excludable rights under Applicable Law nor the Company's right to suspend transactions for fraud-prevention or compliance purposes.

## SECTION 5 — RETURN RULES AND SCENARIOS

### 5.1 Prior to Start-of-Fulfilment

#### 5.1.1 Buyer Right to Cancel Before Execution

If an order is cancelled prior to the operational commencement of fulfilment, the Buyer is entitled to a full refund, irrespective of the reason for cancellation.

This includes, without limitation:

- (a) Seller-side unavailability of stock or temporary operational suspension;
- (b) material price fluctuation triggering a re-quote event before Start-of-Fulfilment; or
- (c) systemic outage, downtime, or technical failure preventing execution.

Refunds in such cases shall be processed exclusively through the Platform's Escrow mechanism in accordance with the Refund & Buyer Protection Policy. No penalty or fee may be deducted from the Buyer's refunded amount.

### 5.2 After Start-of-Fulfilment but Within the Seventy-Two (72) Hour Acceptance Window

#### 5.2.1 Partial Fulfilment (Pro Tanto Refund)

Where an order is only partially completed, the Buyer shall be entitled to a proportional refund (pro tanto) for the unfulfilled portion.

Acceptable causes for Partial Fulfilment include, inter alia:

- (a) Publisher-imposed quota restrictions or server-side caps;
- (b) temporary Buyer-side deficiencies (e.g., incorrect account details or insufficient in-game balance);
- (c) Buyer no-show for Face-to-Face delivery; or
- (d) premature Buyer login or self-intervention interrupting delivery.

All such cases must be supported by verifiable Proof-of-Fulfilment and documented in the Platform's order record. Refund processing will be conducted via Escrow in accordance with standard refund timelines.

#### 5.2.2 Full Refund for Non-Delivery

If delivery fails entirely due to Seller-side Non-Delivery or failure of a Fulfilment Partner, the Buyer is entitled to a full refund, except where an exclusion applies under Section 6 (Exclusions, Warranty Limitations and Disclaimers).

The Company may request supporting evidence from both parties to confirm non-performance prior to Escrow release.

#### 5.2.3 Buyer-Caused Non-Delivery

If Non-Delivery is attributable to Buyer-side actions or omissions, including but not limited to:

- (a) incorrect or incomplete account credentials;
  - (b) failure to appear for Face-to-Face delivery;
  - (c) failure to maintain sufficient in-game funds for Publisher taxes; or
  - (d) premature login, password reset, or alteration of Backup Codes during execution,
- then no refund shall be due.

In such cases, the Seller may re-perform delivery once without penalty or, if impracticable, execute partial delivery to satisfy available value. Demonstrable costs incurred due to Buyer error may be deducted from Escrow prior to refund.

### 5.3 After Expiry of the Seventy-Two (72) Hour Acceptance Window (Auto-Confirmation)

#### 5.3.1 Auto-Confirmation and Finality

If the Buyer takes no action within seventy-two (72) hours of delivery notification, the order shall be deemed irrevocably accepted by way of Auto-Confirmation. Escrowed funds will then be released to the Seller in accordance with the Company's Escrow procedures and audit controls.

Auto-Confirmation serves as a conclusive acknowledgement of receipt and satisfaction of delivery obligations.

#### 5.3.2 Late Disputes

Disputes submitted after Auto-Confirmation shall not be admitted, save for exceptional cases where:

- (a) an active Risk Hold or Compliance Freeze remains in effect; or

(b) demonstrable fraud or misappropriation is established to the reasonable satisfaction of the Company.

The Company retains discretion to review such cases based on evidentiary merit and regulatory obligations.

### 5.3.3 Industry Alignment

These rules reflect standard marketplace practice where confirmation windows of forty-eight (48) to seventy-two (72) hours are considered reasonable for digital content transactions. They ensure both Buyer protection and Seller certainty of payment within the escrow framework.

### 5.3.4 Consumer Rights Carve-Out

Nothing in this Section shall limit the Buyer's statutory rights to withdraw or receive refunds under Applicable Law, including but not limited to:

- (a) Article 16 and Article 17 of the EU Consumer Rights Directive 2011/83/EU;
- (b) Articles 3 – 8 of the EU Directive 2019/770 on Digital Content and Digital Services;
- (c) Part 1, Chapter 3 of the UK Consumer Rights Act 2015; and
- (d) relevant provisions of UAE Federal Law No. 15 of 2020 on Consumer Protection, where applicable.

Such rights apply only to the extent they cannot be waived or contractually limited under Applicable Law.

## 5.4 Cross-Reference and Interpretation

5.4.1 This Section shall be interpreted mutatis mutandis with the Refund & Buyer Protection Policy and the Delivery & Fulfilment Policy.

5.4.2 All refund actions are processed through the Company's Escrow framework to ensure traceability, fairness, and anti-fraud compliance.

5.4.3 The Company reserves the right to suspend or delay refund processing where required by compliance obligations, sanctions rules, or regulatory inquiries, provided that such suspension is reasonable and proportionate.

## SECTION 6 — EXCLUSIONS, WARRANTY LIMITATIONS AND DISCLAIMERS

### 6.1 Publisher Enforcement

6.1.1 If any Publisher (including, without limitation, EA Sports or Blizzard Entertainment) imposes bans, suspensions, deletions, wipes, or other enforcement measures against a Buyer's game account, such actions shall not constitute Non-Delivery, defect, or breach of this Policy and shall not delay Escrow release.

6.1.2 An exception applies exclusively to EA FC Comfort Trade transactions: where a ban or wipe occurs within twenty-four (24) hours after confirmed fulfilment and log analysis establishes that no unauthorised access occurred, the Buyer may qualify for a refund of the affected order value.

6.1.3 All Storefronts shall prominently display a disclaimer advising Buyers that Publisher enforcement is undertaken at their own risk, save for the limited exception described above.

## 6.2 Payment Disputes and Chargebacks

6.2.1 Any chargeback, reversal, or payment dispute initiated by the Buyer with a payment provider, bank, or card network shall be handled under the respective provider's rules and outside the scope of this Policy.

6.2.2 Such disputes shall not be deemed equivalent to Non-Delivery or any other warranty event.

6.2.3 The Company retains all Proof-of-Fulfilment necessary to contest unfounded chargebacks and may provide such evidence to relevant financial institutions.

6.2.4 The Buyer must cooperate in good faith by supplying requested screenshots, statements, and transaction evidence. Failure to do so may void any pending refund or warranty claim.

6.2.5 While a payment dispute remains unresolved, all refund or warranty processes relating to that transaction shall be suspended. Following resolution, Escrow release or refund shall occur strictly in accordance with the outcome and Applicable Law.

## 6.3 Aggregator Role

6.3.1 The Company acts solely as a neutral Aggregator and escrow facilitator. It is not the Seller or publisher of any In-Game Valuables.

6.3.2 All sale and purchase obligations arise directly between independent Buyers and Sellers.

6.3.3 The Company provides no guarantee of game stability, continued availability of items, or immunity from Publisher or regulatory changes affecting gameplay or delivery mechanics.

## 6.4 Buyer Assumption of Risk

6.4.1 The Buyer acknowledges that the acquisition or use of In-Game Valuables may contravene Publisher terms or anti-cheat policies and proceeds entirely at their own discretion and risk.

6.4.2 The Buyer accepts the inherent risks of Publisher enforcement, market volatility, quota limits, technical disruptions, and server congestion.

6.4.3 Credentials and Backup Codes may only be provided through secure Platform channels and solely for fulfilment purposes. The Buyer must promptly reset them after completion.

6.4.4 Any off-platform transfer of credentials, value, or payment automatically voids warranty coverage.

6.4.5 Premature login, password reset, or any self-intervention during fulfilment constitutes voluntary assumption of risk and extinguishes all Service-Level and warranty protections.

## 6.5 Technical and Operational Constraints

6.5.1 Performance may be affected by factors such as Publisher quotas, Transfer Market lockouts, maintenance, anti-cheat interventions, network congestion, or outages beyond the Company's control.

6.5.2 Such circumstances shall not be considered warranty failure or Non-Delivery. Remedies, where appropriate, shall follow proportional refund or tranche scheduling principles defined in this Policy.

6.5.3 Extraordinary events, including seasonal resets or peak-demand surges, shall be treated analogously.

## 6.6 Compliance Holds and Regulatory Overrides

6.6.1 Where a transaction is flagged for sanctions, anti-money-laundering, or fraud review, the Company may impose a temporary Risk Hold or Compliance Freeze during which no refund or Escrow release will occur.

6.6.2 Any applicable Acceptance Window shall be tolled for the duration of such hold. Suspension for compliance purposes shall not constitute Non-Delivery.

6.6.3 If a transaction is suspected of contravening law or sanctions, the Company may cancel it and notify competent authorities. Any resulting refund entitlement will be determined in accordance with Applicable Law.

## 6.7 Market Conditions and Re-Quote Events

6.7.1 The Company does not warrant market stability or fixed in-game pricing. Material volatility prior to Start-of-Fulfilment may justify a re-quote.

6.7.2 The Buyer may either accept the revised quote or cancel for a full refund prior to Start-of-Fulfilment.

6.7.3 Post-commencement volatility shall be resolved through proportional refund or tranche-based scheduling, as applicable.

## 6.8 Limitation of Liability

6.8.1 To the maximum extent permitted by law, the Company's aggregate liability under this Policy shall not exceed the order amount paid by the Buyer into Escrow for the specific transaction, excluding bank or PSP fees.

6.8.2 The Company shall not be liable for any indirect, consequential, incidental, or punitive damages, including loss of profit, data, goodwill, or opportunity.

6.8.3 Without prejudice to the foregoing, the Company shall bear no liability for:

- (a) Publisher enforcement actions;
- (b) payment-provider outcomes;
- (c) systemic or force-majeure events; or
- (d) Buyer-side interference or off-platform dealings.

6.8.4 Nothing in this Policy excludes or limits liability that cannot be lawfully excluded, nor does it diminish mandatory consumer protections.

6.8.5 The Company assumes no responsibility for the Buyer's overall game account, its sentimental or commercial value, or any assets outside the specific transaction.

## 6.9 Buyer Indemnity

6.9.1 The Buyer shall indemnify and hold harmless the Company, its affiliates, and personnel from any proven losses, fines, or costs (including reasonable legal fees) arising from the Buyer's breach of this Policy, misuse of the Platform, or off-platform dealings.

6.9.2 This indemnity extends to losses resulting from premature logins, altered credentials, unfounded disputes, or other actions that cause financial or reputational harm to the Company or its partners.

## 6.10 Force Majeure

6.10.1 The Company shall not be liable for delay or failure caused by events beyond its reasonable control, including Publisher outages, cyberattacks, payment-system disruptions, natural disasters, or armed conflict.

6.10.2 In such cases, orders may be postponed or cancelled with refund (if prior to Start-of-Fulfilment), and any suspension attributable to force majeure shall not constitute Non-Delivery.

## 6.11 Off-Platform Dealings

6.11.1 All instructions, payments, and communications must occur exclusively via authorised Storefront or integrated partner channels.

6.11.2 Any off-platform arrangement is entirely at the Buyer's risk and extinguishes all warranty rights under this Policy.

## 6.12 Evidence and Cooperation

6.12.1 The Buyer must provide requested evidence and information within the Acceptance Window when submitting a warranty claim. Failure to do so may render the claim inadmissible.

6.12.2 The Company may furnish Proof-of-Fulfilment and request the Buyer's cooperation, including screenshots or logs. Refusal to cooperate may justify Escrow release in favour of the Seller.

## 6.13 Interpretation and Consumer Rights

6.13.1 In the event of inconsistency between this Policy and any other Buyer-facing policy, the stricter or more protective standard for the consumer shall prevail.

6.13.2 Nothing herein limits or waives non-excludable statutory consumer rights afforded under Applicable Law.

## 6.14 Goodwill and Non-Waiver

6.14.1 Failure by the Company to enforce any provision of this Policy shall not be construed as waiver.

6.14.2 The Company may, on a discretionary goodwill basis, issue refunds or credits without creating legal precedent or altering the terms of this Policy.

## 6.15 Buyer's Independent Decision-Making

6.15.1 The Buyer affirms that all purchases are made independently after reviewing the Platform's policies and disclaimers and with full awareness of associated risks.

6.15.2 Oral statements, marketing materials, or informal communications shall not constitute warranties unless expressly incorporated herein.

# SECTION 7 — EVIDENCE AND LOGGING REQUIREMENTS

## 7.1 General Principles

7.1.1 Proof-of-Fulfilment must be supported by contemporaneous evidence, such as screenshots, short-form video captures, system logs, or order identifiers, as applicable to the delivery method.

7.1.2 Evidence must be retained in its original integrity form, ensuring it can be verified for authenticity, completeness, and chronological sequence.

7.1.3 All materials should be securely stored in designated cloud repositories with timestamping, digital hashing, and controlled access logging to preserve integrity and ensure admissibility in the event of a Dispute.

## **7.2 World of Warcraft — Mailbox Delivery**

7.2.1 The Seller or Fulfilment Partner shall capture both:

- (a) a screenshot of the in-game mailbox immediately before dispatch; and
- (b) a screenshot immediately after dispatch, each showing timestamp and recipient name.

7.2.2 Where technically feasible, a short video recording of the transaction may be provided as enhanced Proof-of-Fulfilment.

7.2.3 Failure to provide both pre- and post-dispatch artefacts may render the evidence incomplete unless objectively prevented by Publisher downtime or technical outage.

## **7.3 World of Warcraft — Auction House Delivery**

7.3.1 The Seller or Platform shall document the following:

- (a) the instruction parameters (item, price, duration);
- (b) a screenshot of the actual listing as created; and
- (c) a screenshot or log confirming successful transaction completion.

7.3.2 The sequence of artefacts must demonstrate continuous integrity from listing to settlement.

7.3.3 Missing or inconsistent artefacts may invalidate warranty claims or refund requests.

## **7.4 World of Warcraft — Face-to-Face (F2F) Delivery**

7.4.1 The Seller shall capture screenshots or a short-form video showing both parties present and the trade being executed.

7.4.2 The Buyer's in-game identifier shall be verified character-by-character to prevent typographical or homoglyph substitution.

7.4.3 If the Buyer fails to appear, logs showing the Seller's attendance and elapsed time may constitute sufficient Proof-of-Fulfilment for Escrow release.

## **7.5 EA FC — Auction Settlement (Transfer Market)**

7.5.1 The Seller or Platform shall capture:

- (a) screenshots of listings created strictly under the parameters generated by the Platform;
- (b) the order or transaction identifiers; and
- (c) the Transfer Market completion record confirming fulfilment.

7.5.2 Evidence must demonstrate compliance with systemic limitations (e.g., daily or 48-hour transaction caps).

7.5.3 If the Buyer cancels, alters, or duplicates listings mid-process, the Seller's or Platform's captured records shall serve as conclusive Proof-of-Fulfilment for the executed portion of the order.



## 7.6 EA FC — Comfort Trade

7.6.1 The Seller shall capture:

- (a) login session records and two-factor authentication activity;
- (b) Backup Codes used during the transaction; and
- (c) short-form video confirmation of the executed actions within the relevant application interface.

7.6.2 Upon completion, a post-fulfilment checklist shall confirm that the Buyer has reset their password, two-factor authentication, and Backup Codes.

7.6.3 If the Buyer fails to complete these resets, residual account-security risk shall transfer to the Buyer.

7.6.4 If the Buyer prematurely logs in or changes credentials during fulfilment, the Seller's logs and partial evidence shall constitute valid Proof-of-Fulfilment for Escrow release to the extent performed.

## 7.7 Retention and Integrity

7.7.1 All evidence records shall be retained for at least eighteen (18) months, or longer where required by Applicable Law.

7.7.2 Evidence must be stored under integrity safeguards, including timestamping, cryptographic hashing, and access audit trails, to ensure traceability and authenticity.

7.7.3 Incomplete, inconsistent, or tampered evidence may be deemed invalid in Dispute review, and liability shall be allocated accordingly.

7.7.4 All such materials constitute compliance records and may be subject to periodic audit or lawful disclosure to competent authorities or payment partners where required.

# SECTION 8 — SERVICE LEVEL FRAMEWORK AND BUYER COMMUNICATION

## 8.1 General Principles

8.1.1 Service Level Frameworks ("SLAs") are indicative operational benchmarks published for transparency. They define expected delivery timeframes and procedural standards for each delivery method, enabling predictable and fair execution of orders without constituting independent contractual warranties or performance guarantees.

8.1.2 SLA benchmarks are displayed within the Storefront's informational notices and shall be interpreted as reasonable operational targets, subject always to game-publisher conditions, technical capacity, force-majeure events and Applicable Law. They do not amend or supersede the terms of this Policy or the Terms of Service.

8.1.3 Where fulfilment is delayed or impeded by Buyer-side actions or omissions (including premature login, credential changes, or failure to appear for Face-to-Face delivery), the relevant SLA ceases to apply for the duration of the interruption. Delivery and warranty protections shall resume only once the impediment has been resolved and confirmed through the Platform.

8.1.4 The Platform may generate operational timestamps and delivery confirmations for transparency and verification purposes. Such records may be used solely for order tracking, dispute resolution or regulatory review in accordance with the Privacy & Cookie Policy.

8.1.5 All SLA references operate mutatis mutandis with the Delivery & Fulfilment Policy and the Refund, Dispute & Buyer Protection Policy, and are interpreted subject to Applicable Law and without prejudice to mandatory consumer rights.

## **8.2 Static SLAs — World of Warcraft Delivery Methods**

### **8.2.1 Mailbox Delivery**

Ordinarily, Mailbox delivery is completed within approximately fifteen (15) to thirty (30) minutes after Start-of-Fulfilment, allowing a reasonable buffer of up to one (1) hour for network latency or queue delays. If delivery is not initiated within a reasonable period after payment confirmation, the Buyer may request cancellation and a full refund under the Refund & Buyer Protection Policy. Any Buyer-side interference during fulfilment suspends applicability of SLA targets until resolved.

### **8.2.2 Face-to-Face Delivery**

The Buyer must attend the agreed in-game location within sixty (60) minutes of the scheduled time. Failure to appear (“no-show”) may result either in conversion to Mailbox delivery or cancellation with refund, depending on order configuration. Session logs confirming Seller presence constitute adequate evidence of Buyer no-show for Escrow release.

### **8.2.3 Auction House Delivery**

All listings must adhere exactly to the parameters generated by the Platform (item type, denomination, duration). Deviations — including incorrect price, stack size or placeholder item — invalidate the listing and require re-listing without penalty to the Seller. Reasonable Publisher-imposed adjustments for technical compliance shall not be treated as delay or breach.

## **8.3 Dynamic SLAs — EA FC Delivery Methods**

### **8.3.1 Auction Settlement (Transfer Market)**

Fulfilment via the Transfer Market may be divided into tranches reflecting Publisher quotas and systemic volume limits. Each tranche is executed within a reasonable operational window, and cumulative completion time depends on Publisher throughput and technical constraints. Any quota-related delays shall not constitute Non-Delivery but may give rise to partial refunds where appropriate.

### **8.3.2 Comfort Trade**

Execution timing depends on Buyer availability and the provision of valid credentials and Backup Codes. Delivery may be scheduled in phases to maintain system security and align with Publisher restrictions. Any premature login, password change or intervention by the Buyer during execution voids SLA expectations until the issue is resolved.

### **8.3.3 Communication of Tranche Schedules**

When delivery is staged across multiple tranches, the Seller or Fulfilment Partner shall communicate the schedule and expected sequence through the official Platform channel prior to commencement. Failure by the Buyer to acknowledge or comply with the agreed schedule may shift delivery risk accordingly.

### **8.3.4 Performance Verification**

Completion of each tranche shall be validated through Platform timestamps and associated Proof-of-Fulfilment records in accordance with Section 7 (Evidence & Logging Requirements). Such records ensure traceability and support dispute resolution processes under the Refund & Buyer Protection Policy.

## **8.4 Buyer Communication Standards**

8.4.1 All order-related communications — including delivery coordination, confirmation of credentials, clarification of auction parameters, and notifications of delays or tranche timing — must take place exclusively within the Storefront messenger or other approved communication channels integrated with the Platform.

8.4.2 Only communications preserved within the Platform environment are recognised for dispute resolution or audit purposes. Such records constitute part of the official order history and Evidence Pack described in Section 7.

8.4.3 Off-platform communications (including third-party messaging, email, social media, or external chat tools) hold no evidentiary value and may void warranty protection if they alter or contradict instructions issued through the Platform.

8.4.4 Communication records and associated delivery artefacts shall be retained for a minimum of eighteen (18) months and for longer where required by Applicable Law or payment-service obligations. All data handling shall conform to the Privacy & Cookie Policy.

8.4.5 The Company may review communication records solely for the purpose of resolving disputes, ensuring transaction integrity, and meeting its regulatory and compliance obligations, without prejudice to user privacy rights.

## **SECTION 9 — DISPUTE PROCESS**

### **9.1 Opening of Dispute**

9.1.1 The Buyer may initiate a Dispute at any time from the Start-of-Fulfilment until the expiry of seventy-two (72) hours thereafter, such period constituting the Acceptance Window. During this window the Buyer may (a) confirm fulfilment, (b) reject fulfilment, or (c) open a Dispute. Upon expiry, if no such action is taken, the order shall be deemed irrevocably accepted by way of Auto-Confirmation, and Escrowed funds shall become eligible for release, save where a Risk Hold or Compliance Freeze remains active.

9.1.2 The seventy-two-hour Acceptance Window runs concurrently with the Escrow-holding period and begins at the earlier of: (a) the Seller's designation of "Delivered" accompanied by compliant Proof-of-Fulfilment; or (b) the Buyer's actual receipt of the In-Game Valuables as evidenced by Platform logs or in-game artefacts.

9.1.3 A Dispute submission must include a complete evidence pack in accordance with Section 7 (Evidence & Logging Requirements). Buyer-provided materials may supplement but cannot replace mandatory Seller or Platform records.

9.1.4 Only Disputes supported by complete, authentic, and untampered evidence shall be admissible. Incomplete, inconsistent, or modified evidence renders the submission inadmissible ipso iure.

9.1.5 Disputes concerning Publisher enforcement actions, off-platform transactions, premature login, Buyer credential failures, insufficient in-game balance, or other exclusions listed in Section 6 (Exclusions & Limitations) shall not be accepted.

9.1.6 All Disputes must be submitted exclusively through the Storefront messenger or an approved integrated P2P-partner channel linked to the original Order ID. Submissions outside these channels—including direct Seller contact or PSP filings—shall not be recognised under this Policy and may extinguish warranty protections.

9.1.7 Each submission must specify the Order ID, describe the issue clearly, and attach relevant screenshots or video captures recorded within the Acceptance Window.

## 9.2 Procedural Stages

9.2.1 Intake and Acknowledgment. Upon receipt, the Platform shall register the Dispute, timestamp the submission, and temporarily freeze the relevant Escrow funds pending completion of the review.

9.2.2 Evidence Assessment. The Company reviews Buyer statements and Seller Proof-of-Fulfilment to assess completeness, authenticity, and integrity, cross-checking (where applicable) against system logs, tranche schedules, and Storefront communication records.

9.2.3 Resolution Outcomes. Following assessment, one of the following resolutions shall apply: (a) re-performance of delivery, where technically feasible; (b) partial resolution with pro tanto refund for any unfulfilled remainder; (c) full refund where Non-Delivery by the Seller is established; or (d) rejection where Buyer error or insufficient evidence is confirmed.

9.2.4 Communication of Decision. The final outcome shall be communicated through the Platform's secure messaging interface and reflected in the order record, including a summary of findings and any follow-up actions for refund or re-delivery.

## 9.3 Extensions and Special Circumstances

9.3.1 Force Majeure and System Interruptions. In the event of Publisher maintenance, network outage, or force-majeure circumstances beyond the Company's control, the Acceptance and Dispute Windows may be extended by up to five (5) business days. Such extensions shall be recorded in the Platform system and notified to both Parties.

9.3.2 Compliance and Risk Suspensions. Where a transaction is subject to sanctions screening, AML/CFT review, or regulatory inquiry, the Dispute-review timeline shall be tolled until the relevant hold is resolved. Such suspension shall not constitute service failure.

9.3.3 Escalation Path. If unresolved after initial review, the Dispute may escalate through: (i) a secondary internal review by a senior dispute-resolution officer; (ii) Payment Service Provider procedures if a chargeback is initiated; and (iii) arbitration or judicial proceedings under the governing law and jurisdiction set out in the Terms of Service.

9.3.4 Record-Keeping. All Dispute files—including evidence, communications, and decisions—shall be retained for a minimum of five (5) years in line with statutory AML/CFT and data-protection obligations. User communication logs and authentication metadata shall not be kept beyond eighteen (18) months unless longer retention is required by Applicable Law.

## 9.4 Finality of Decisions

9.4.1 Dispute determinations are final and binding upon both Parties, subject only to mandatory appeal or withdrawal rights under Applicable Law.

9.4.2 This internal mechanism operates without prejudice to the Buyer's statutory rights under EU Directive 2011/83/EU, EU Directive 2019/770, the UK Consumer Rights Act 2015, and UAE Federal Law No. 15 of 2020 on Consumer Protection, insofar as such rights apply mandatorily.

9.4.3 No further claims or re-submissions arising from the same transaction shall be accepted once a final decision has been rendered and communicated through the Platform.

## SECTION 10 — MANDATORY DISCLAIMERS (FRONT-END / PAYMENT CHECKBOX)

### 10.1 Publisher Enforcement Caveat

#### 10.1.1 Prohibition under Publisher Terms.

The Buyer expressly acknowledges that the acquisition or transfer of in-game currencies, items, or valuables through any real-money transaction (RMT), escrow-mediated fulfilment, or third-party marketplace is, in most cases, prohibited under the respective Publisher's End User Licence Agreement (EULA) or Terms of Service, including but not limited to those of Electronic Arts (EA) and Blizzard Entertainment.

The Buyer further acknowledges that participation in such transfers may expose their account to Publisher enforcement measures, irrespective of the Buyer's intent or good faith.

#### 10.1.2 Aggregator Disclaimer.

SellMMO Group FZ LLE acts solely as an Aggregator and Escrow Facilitator, providing a technical and compliance framework for lawful digital exchange between independent Buyers and Sellers.

The Company is not the Seller, Publisher, or authorised distributor of the in-game assets in question, and therefore does not represent, warrant, or guarantee immunity from enforcement actions, including but not limited to account warnings, temporary suspensions, permanent bans, balance wipes, or deletion of assets.

#### 10.1.3 Buyer Risk and Carve-Out.

All Publisher actions and account-level enforcement outcomes remain solely at the Buyer's risk.

As a limited carve-out, in the case of EA FC Comfort Trade, a twenty-four (24) hour ban-liability window applies if, and only if:

- (a) forensic verification confirms that no unauthorised access occurred; and
- (b) complete Proof-of-Fulfilment artefacts are available.

Outside this narrow exception, the Company, its Affiliates, and Fulfilment Partners bear no responsibility for Publisher-imposed restrictions, bans, or losses.

#### 10.1.4 Legal Effect and Escrow Continuity.

Publisher enforcement events shall not be deemed Non-Delivery, Partial Fulfilment, or defect in performance under this Policy.

Such events shall neither suspend nor delay Escrow release obligations, nor give rise to refund, redelivery, or compensation rights, except where otherwise required by Applicable Law.

All Buyers, by proceeding with payment, irrevocably acknowledge that Publisher-level actions fall outside the control and liability of the Company and that they proceed entirely at their own discretion and risk.

#### 10.1.5 Unified Policy Acceptance

By creating an account, accessing the Platform, or completing a purchase, the Buyer confirms — through a single acceptance action — full and binding consent to all Company Policies that collectively govern the relationship between the Buyer and the Company.

This unified acceptance covers, without limitation: the Terms of Service, the Refund, Dispute & Buyer Protection Policy, the Delivery & Fulfilment Policy, the Return & Warranty Policy, the Prohibited Items & Restricted Activities Policy, the AML & CFT Policy (Statement Version), the Sanctions & Fraud Compliance Statement, the Privacy & Cookie Policy (including Exhibit 1 – Cookie Notice), and the User Instructions.

By confirming this acceptance at registration or checkout, the Buyer expressly acknowledges and accepts all disclaimers, risk disclosures, and operational limitations contained within these Policies, including the Publisher Enforcement Caveat set out in this Section.

The acceptance record is digitally timestamped and stored as part of the Company’s compliance audit trail for no less than five (5) years, in accordance with applicable AML, data protection, and record-keeping obligations.

No additional checkboxes or separate confirmations are required.

### 10.2 Service Level Agreements (World of Warcraft)

#### 10.2.1 Operational Benchmarks.

The Buyer acknowledges the following standard Service Level targets applicable to World of Warcraft delivery methods, established for transparency and fair-performance measurement:

- (a) Mailbox Delivery: ordinarily completed within fifteen (15) to thirty (30) minutes from Start-of-Fulfilment, with an operational buffer of up to one (1) hour to accommodate network latency, queue times, or Publisher throttling;
- (b) Face-to-Face Delivery: the Buyer must appear at the designated in-game meeting point within sixty (60) minutes of the agreed time. Failure to appear (“no-show”) constitutes Buyer-side interference and triggers either automatic conversion to Mailbox Delivery or cancellation with refund, in accordance with Section 10.6;
- (c) Auction House Delivery: the listing must match exactly—ad unguem—the parameters communicated by the Platform or Seller (item type, denomination, price, duration). Any deviation, including a single-unit variance or incorrect timer, renders the listing invalid and requires re-listing, without penalty to the Seller. Minor technical corrections executed automatically by the Platform to ensure conformity shall not constitute deviation.

#### 10.2.2 Nature and Adjustment of SLA Benchmarks.

The above benchmarks serve as operational targets, not absolute guarantees of performance.

SLA timing may be paused, adjusted, or suspended in the following cases:

- (a) Buyer-side error, interference, premature login, credential reset, or failure to appear;
- (b) Publisher-imposed systemic limitations, Transfer Market lockouts, or anti-cheat interventions;
- (c) Risk Hold or Compliance Freeze imposed under the Company's AML / CFT or Sanctions framework;
- (d) server congestion, network outages, or force majeure events beyond the Company's control.

In all such circumstances, SLA clocks shall toll automatically and resume once the underlying impediment is removed, as further detailed in Sections 6 (Exclusions, Warranty Limitations and Disclaimers), 8 (Service Level Framework) and 9 (Dispute Process).

#### 10.2.3 Acknowledgment and Logging

All Service Level parameters set out herein form part of the unified contractual framework accepted by the Buyer under Section 10.1.5 and the Terms of Service.

The Buyer's acceptance at registration or order placement extends automatically to these operational timeframes, without the need for any separate or explicit confirmation.

SLA performance and timing metrics are recorded automatically within the Platform environment, constituting part of the immutable compliance and audit log retained under the Data & Information Security Policy, Internal Audit & Compliance Policy, and Delivery & Fulfilment Policy.

These records serve for verification, dispute resolution, and regulatory audit purposes only, and are not displayed publicly or separately acknowledged at checkout.

### 10.3 EA FC — Quotas and Execution Rules

#### 10.3.1 Systemic Quotas.

The Buyer acknowledges that the Transfer Market imposes systemic purchase and sale limitations, including an empirical cap of approximately five hundred (500) transactions within any rolling forty-eight (48) hour period (subject to technical or policy changes implemented by the game publisher). These restrictions are enforced at publisher level, beyond the Company's control, and directly influence fulfilment pacing, tranche scheduling, and Service Level timing.

#### 10.3.2 Tranche Execution.

For operational integrity and compliance alignment, all large-volume orders (equal to or exceeding ten million (10 M) coins or equivalent) shall be executed in tranches, each tranche not exceeding systemic quota capacity and separated by no less than forty-eight (48) hours between completion of one transfer and initiation of the next.

Each tranche constitutes a distinct fulfilment cycle with its own Start-of-Fulfilment and Acceptance Window. SLA and dispute periods apply individually per tranche, not to the cumulative order.

#### 10.3.3 Buyer Conduct During Quota Windows.

To maintain system integrity and prevent anti-fraud detection, the Buyer must not — during the forty-eight (48) hours preceding and the forty-eight (48) hours following any tranche executed through the Platform — do any of the following:

(a) purchase, sell, or otherwise obtain in-game currency or coins via any external, third-party, or unauthorised channel; or

(b) create or maintain listings on the Transfer Market at manifestly artificial or non-market prices (including token or “signal” listings such as trivial items priced at disproportionate levels).

#### 10.3.4 Risk Allocation and Liability.

Any breach of Clause 10.3.3 constitutes Buyer-side error and voluntary assumption of risk.

Accordingly, any enforcement actions imposed by the game publisher — including warnings, temporary suspensions, permanent bans, market restrictions, or asset wipes — shall rest solely with the Buyer.

Such occurrences do not constitute Non-Delivery, Partial Fulfilment failure, or defect in performance under this Policy.

#### 10.3.5 Operational Cooperation and Compliance.

(a) The Buyer shall cooperate in good faith with the Company and its Fulfilment Partners throughout tranche execution, including maintaining Transfer Market availability and avoiding quota-saturation conduct.

(b) Failure to comply with Clause 10.3.3 or to acknowledge tranche scheduling shall release the Company and its Fulfilment Partners from all liability for delays, quota enforcement actions, or subsequent publisher sanctions.

(c) If Buyer conduct triggers indicators of abnormal activity under the Company’s AML / CFT or Sanctions framework — such as simultaneous coin acquisitions across multiple channels or multi-location login behaviour — the transaction may be placed under Compliance Freeze pending review.

During such suspension, all SLA and refund timelines shall be tolled until clearance, in accordance with Section 10.8.

### 10.4 Payment Service Providers (PSP) and Chargebacks

#### 10.4.1 Jurisdiction and Governing Rules.

The Buyer acknowledges that any chargeback, reversal, recall, or dispute initiated through a Payment Service Provider (PSP), issuing bank, or card network is governed exclusively by the rules and adjudicatory framework of that financial institution.

Such proceedings operate independently of the Company’s Escrow, refund, and dispute mechanisms, and their initiation does not modify or suspend the Company’s internal fulfilment or liability framework.

#### 10.4.2 Non-Equivalence to Non-Delivery.

A PSP chargeback or reversal shall not be considered evidence of Non-Delivery, Partial Fulfilment, or any warranty trigger under this Policy.

Unless otherwise required by Applicable Law, a financial reversal shall not override or postpone Escrow release once Proof-of-Fulfilment has been verified in accordance with Section 7 (Evidence and Logging Requirements).

#### 10.4.3 Record-Keeping and Evidence Integrity.



In accordance with the Anti-Money Laundering and Counter-Terrorist Financing Program Manual and the Data & Information Security Policy, the Company shall preserve all Proof-of-Fulfilment artefacts, transactional metadata, and audit logs in tamper-evident repositories for a minimum of eighteen (18) months, extendable up to five (5) years.

These materials may be submitted to PSPs or competent authorities solely for the purpose of contesting unfounded or fraudulent chargebacks.

#### 10.4.4 Buyer Cooperation.

The Buyer shall cooperate bona fide in any PSP dispute process, including by supplying screenshots, communication logs, payment identifiers, or explanatory statements upon request. Failure, omission, or refusal to cooperate may render any related warranty or refund claim inadmissible under this Policy and may justify Escrow release in favour of the Seller.

#### 10.4.5 Compliance and Suspension.

Where a PSP dispute coincides with a Risk Hold or Compliance Freeze imposed under the Company's AML / CFT or Sanctions framework, all internal refund or warranty processes shall be suspended pending resolution.

Such suspension shall not constitute delay, failure of service, or Non-Delivery under this Policy.

#### 10.4.6 Finality and Allocation of Risk.

Outcomes of PSP chargebacks or reversals lie entirely outside the Company's control and liability, save where adjustment is mandated by Applicable Law.

Unless required ex lege, PSP determinations shall not alter Escrow status, refund entitlement, or the Company's contractual position.

### 10.5 Binding Consent

#### 10.5.1 Unified Acceptance Mechanism.

By completing registration or placing an order through the Platform, the Buyer provides a single, binding act of consent covering all applicable Company policies and legal instruments.

This unified acceptance extends to, inter alia, the Terms of Service, Delivery & Fulfilment Policy, Return & Warranty Policy, Refund, Dispute & Buyer Protection Policy, Prohibited Items & Restricted Activities Policy, Privacy & Cookie Policy, Sanctions & Fraud Compliance Statement, and AML & CFT Policy.

#### 10.5.2 Legal Effect.

Ticking the mandatory acceptance checkbox constitutes an express and informed declaration that the Buyer has read, understood and agreed to the full body of these policies.

Such acknowledgment is deemed a binding contractual representation equivalent to signed acceptance, and, to the fullest extent permitted by Applicable Law, operates as a waiver of any non-mandatory or duplicative remedies inconsistent with the accepted framework.

#### 10.5.3 Integration and Contractual Hierarchy.

The Buyer's acceptance forms an integral part of the contractual relationship between the Buyer and the Company, operating mutatis mutandis with the following documents:

– Internal Guidelines on Contract Administration and User Agreement Management;

- Operational Manual on Order Execution and Proof-of-Fulfilment Verification;
- Compliance Register of Prohibited Items and High-Risk Activities;
- Anti-Money Laundering and Counter-Terrorist Financing Program Manual;
- Sanctions Screening and Anti-Fraud Operations Manual;
- Data & Information Security Policy;
- and this Return & Warranty Policy.

All such documents collectively establish the rights, obligations, and compliance duties of both Parties within the Aggregator framework.

#### 10.5.4 Statutory Rights Preservation.

Nothing in this Section shall limit or derogate from the Buyer's mandatory consumer rights under Applicable Law — including, without limitation, EU Directive 2011/83/EU, EU Directive 2019/770, the UK Consumer Rights Act 2015, and UAE Federal Law No. 15 of 2020 on Consumer Protection — which shall prevail ex lege wherever applicable.

### 10.6 Free Zone Jurisdiction and Forum

#### 10.6.1 Governing Law.

All transactions facilitated by the Company occur within the jurisdiction of the Fujairah Creative City Free Zone, United Arab Emirates. This Policy shall be governed by, and construed in accordance with, the laws and regulations applicable within the Fujairah Creative City Free Zone, United Arab Emirates, in the same manner and to the same extent as set out in Section 19 (Governing Law, Jurisdiction and Dispute Resolution) of the Platform's Terms of Service, which is hereby incorporated by reference. Where this Policy is silent, the governing-law arrangement of the Terms of Service shall apply mutatis mutandis.

#### 10.6.2 Forum and Procedural Alignment with the Terms of Service.

Subject always to the mandatory consumer-protection carve-outs set out in the Terms of Service, any dispute, controversy, or claim arising out of or in connection with this Policy shall be submitted to the exclusive jurisdiction of the competent courts of the Emirate of Fujairah, United Arab Emirates, sitting for, or having competence over, the Fujairah Creative City Free Zone, as prescribed by Section 19 of the Terms of Service.

Any arbitration, alternative dispute resolution mechanism, or out-of-court settlement route mentioned in any other Company document may be used only insofar as it is consistent with, and does not displace, the forum arrangement prescribed by the Terms of Service, save where Applicable Law grants the Buyer a non-waivable right to bring the matter before a consumer authority or local court.

#### 10.6.3 Precedence Clause.

In the event of any inconsistency between this Policy and (i) the Terms of Service or (ii) any internal guidelines of the Company on contract administration and user-agreement management, the jurisdiction and governing-law clause of the Terms of Service shall prevail mutatis mutandis, except where non-waivable consumer rights under Applicable Law require the application of a different competent forum.

## SECTION 11 — DOCUMENT CONTROL & VERSIONING

### 11.1 Purpose.

This Section ensures that the Return & Warranty Policy remains part of the unified and consistent body of public policies of SellMMO Group FZ LLE, and that only the current, valid version governs all Buyer interactions.

### 11.2 Authenticity and Currency.

The only binding and up-to-date version of this Policy is the one published on the official SellMMO website. Any printed, cached or third-party copies are provided for reference only and may not reflect subsequent amendments.

### 11.3 Revision and Continuity.

Whenever this Policy is amended or replaced, the updated version automatically supersedes all previous editions. Each revision shall enter into effect upon publication on the official Platform and shall remain valid until further update or withdrawal.

### 11.4 Integration and Coherence.

This Policy operates in concert with the Terms of Service, Refund & Buyer Protection Policy, Delivery & Fulfilment Policy, and Prohibited Items & Restricted Activities Policy. All such documents form a coherent framework; changes to any of them shall be read consistently mutatis mutandis.

### 11.5 Public Access.

The current version of this Policy is permanently accessible through the official SellMMO Platform. Users are encouraged to review the latest version prior to engaging in any transaction.