

Terms and conditions of use on cardakina.com

cardakina.com is a site operated by YADAV & GMS LIMITED, We are registered in the United.

This agreement is between member and Cardakina.com contains the necessary terms and conditions about payment vouchers and voucher providers for usage of the services and the regulation of relationships. If you do not agree to comply with and be bound by these Terms and Conditions, you will not be able to be the member of Cardakina.com and get the vouchers through Our Site.

To be a member of us, you must be at least 18 years old and a residence from the country in the registration form. The usage and services of vouchers should not violate the laws and regulations of the country of registration. **When the contract is approved, the member is considered to comply with this requirement.**

Promotion

This agreement includes the terms and conditions for members. To use the payment vouchers, it is necessarily to create a member account. After performing this operation, payment vouchers and cards can be used to make payment transactions online.

Cardakina.com provides the necessary tools to make payments by vouchers.

1. Registration

1.1 To create a membership on Cardakina.com, a primary membership and the name of the member's account are required.

1.2 Member of Cardakina.com can open only one account unless you have received a prior permission from Cardakina.com To avoid this situation, Cardakina.com reserves all the rights of changing the name of the member and close the account.

1.3 For member of Cardakina.com, the personal information is conveyed to the payment service to create an account on the site. In this way, you shall agree that the information is correct and true. Providing the safety and accuracy of Member account's information is the responsibility of the member.

1.4 Cardakina.com reserves the right to request authorization to use the member's identity, residence and third-party payment services.

1.5 If a member changes his / her personal information, he / she shall also change this information in Cardakina.com account.

1.6 Cardakina.com reserves the right to cancel a member's account without any explanation.

1.7 incorrect information that is specified by the member. If it is found to be outdated or incomplete, Cardakina.com closing the user account and reserves the right to terminate the contract.

2. User Information

2.1 In accordance with the Data Protection Act (1998), Cardakina.com has final interpretation of this information.

2.2 Member's information that is maintained on the database of Cardakina.com may be used for the purposes mentioned in this article. The member's information that the provider has may be used at any time, either now or in the future:

1. Use of registration and payment voucher services;
2. Third parties; For example, credit reference institutions associated with the user,
3. Including the name of the general property of the goods and services provided by the user through the service of Cardakina.com; Payments made;
4. Third-party payment services authorization for use and verification of member's identity, residency, transfer money to the account or any information it contains.

2.3 For protecting the members on Cardakina.com, the members can evaluate, analyse and develop commercial relations with Member account information. The objectives are as follows:

5. Organize operation and management services;
6. Financial risk assessment, money laundering checks, regulatory reporting and fraud prevention;
7. Development of product and service
8. For a better understanding of service, business and new products to improve user's services

2.4 Excluding as specified below, Cardakina.com will disclose member information to third parties by:

9. If permission is received from the user;
10. If it can be legally shared as required by law;
11. The third party that provides service to Cardakina.com and the services accept to keep the information of the member confidential;
12. Third persons who provide service to Cardakina.com which is connected with the contract;
13. For authentication, money laundering and fraud prevention agencies.

3. Authorized access and proper use

3.1 To provide access to Cardakina.com, the member must set a password after signing up. The member shall not share the generated password with third parties including Cardakina.com. The specified password should not be easily accessible. The Member must obtain the written permission from Cardakina.com to share his access to Cardakina.com with third parties.

3.2 The Member shall not set a password which can be easily guessed. If user's account information is entered with user's information and password, Cardakina.com acceptsthis is processed by the user.

3.3 The Member shall not visit Cardakina.com if he / she realizes that his / her password has been learned by third parties.

3.4 Cardakina.com may suspend a user's access without giving any information or explanation if he considers that account security may be used for a danger, fraud or other illegal activity. Cardakina.com may suspend access in the following situations;

1. Suspicious entries or transactions,
2. Suspicious multiple account records,
3. Many mistakes in signing in,
4. In the process of reinstatement. (It is used to make a payment for the transaction card)

3.5 The Member acknowledges and accepts that he has created the Cardakina.com account for himself. The Member shall not give any permission to the facilities of the account of Cardakina.com to provide access to services rendered or provided to third parties or used for another member.

4. Fees, Account Fees, Interest Rates and Bonuses

4.1 Cardakina.com has the right to receive management fees. It also reserves the right to waive such fees at its sole discretion. Before the management fee is charged, the member will be informed about the date and the amount. You can close your account within 30 days of notifying. If you have not closed your account, you agree that these fees will be charged by you and confirm that the member management fees are valid.

4.2 In the event of a transaction dispute with another party, the member must confirm that the transaction is in accordance with the instructions given by Cardakina.com.

4.3 Some members may participate in campaign programs. Campaigns apply their own conditions, quantities and export rules. The promoted campaigns can not be transferred to another member and can not be returned. Each member can benefit from the campaign only once.

5. Cardakina.com Card Purchase - Deposit Options

5.1 Cardakina.com will provide one or more means to purchase a Membership Payment card. Cardakina.com can always change the methods of installing money. In such cases, the payment method will be notified in writing at least 10 days before change.

5.2 A member can not take a card immediately after making a payment. The bank or financial institution must approve this payment.

5.3 Cardakina.com accepts payment agreements with third parties for the ability to charge the necessary funds for the purchase and authorizes the payment provider. In addition, members will authorize Cardakina.com for any fees or exchange rates they may impose when buying the Payment Card.

5.4 Cardakina.com; Reserves the right not to accept registration rejection, money transfer method.

5.5 Cardakina.com reserves the right to restrict the amount to which it may purchase by specifying a day or other time slot for the member.

6. Cardakina Cards

6.1 Cardakina.com will provide the means to purchase a Payment Card for each member. Each Payment Card is produced by the United Kingdom.

6.2 Member should use the vouchers only on the sites that accept and acknowledge the vouchers as a payment method. Taking credits from this payments are not accepted on Cardakina.com.

6.3 Members may purchase cards at the limits set by Cardakina.com at any time. Cardakina.com has to explain the related costs before buying the cards. Cardakina.com must make the Payment Cards available to users who accept the terms. Payments will be charged to the card for the amount and charges charged for the card. The member requesting a Payment Card accepts that the payment is due to Cardakina.com and is subject to the terms of the Payment Cards as set forth in this Agreement.

6.4 Each Payment Card has an expiration date. The user should not take any action when his / her card fills the expiration date and should not use his / her card.

6.5 Fees If the card is filled at the end of the expiration date, the money on the card will not be returned to the member.

6.6 Some fees may apply when dealing with cards. Cardakina.com clearly expresses these costs and allows the user's permission.

7. Payment Criteria Card Returns

7.1 The Member can not claim the invoice for the Payment Card. The Payment cards are available for online payments and for websites with Payment Options payment option.

8. Account Closure and Suspension

8.1 Cardakina.com may suspend all access due to security, repair and maintenance work. Cardakina.com has to inform the user if it hangs for reasons other than security or reasonable checks due to different reasons

8.2 Cardakina.com reserves the right to terminate the contract in any case suspicious and to suspend access to Cardakina.com

8.3 Access to Cardakina.com by the member is suspended if security is suspected. In order to reactivate the member account, they must contact Cardakina.com and send their identity verification document. Access will be activated if Cardakina.com gives consent after the check.

8.4 The Member may communicate with Cardakina.com and close the account in accordance with the instructions.

8.5 If the account has already been closed, none of the payment made before account closure be cancelled.

8.6 Cardakina.com does not use this account if the member has not performed any transactions from Cardakina.com account for 12 months. Cardakina.com reserves the right to close Cardakina.com accounts without informing the member.

8.7 Cardakina.com may close or suspend the account if the member has never used the account for 90 days. If you want to re-activate the member account, you can contact Cardakina.com Customer Service. Cardakina.com will check that the account is not in use as stated in clause 8.6 and will re-activate the account when reasonably possible.

9. Contact

9.1 Cardakina.com may communicate with the member under the Contract;

1. After prepayment
2. By sending an e-mail to the registered e-mail address,
3. Notes found at login to cardakina.com

9.2 Cardakina.com may send an e-mail to the member's registered e-mail address.

9.3 If there is any change in the e-mail address of the company, Cardakina.com should be informed about this.

9.4 The Member undertakes to have access to Cardakina.com at least once a month in order to be informed of the notifications and information regarding the Card Services. Member undertakes to read e-mails sent by Cardakina.com.

10. Membership Content

10.1 A Member may submit content to sites supported by Cardakina.com, such as online notice boards, forums and feedback, without restriction. Member acknowledges that Cardakina.com may edit, revoke, and use such messages at any time the user uses the content fields.

10.2 Members have to make sure that the content displayed is not illegal, is not a copyright infringement, does not contain any crime or offense, and there is no limit to the display of any content.

10.3 Cardakina.com reserves the right to control user content areas and to remove any content requested.

11. Charges

11.1 Members shall be informed by Cardakina.com when there is any change in the rates.

11.2 If he / she continues to use his / her account, he / she accepts the specified fees.

12. Compliance, accountability and authentication

12.1 The Member undertakes to comply with all applicable laws and regulations when using Cardakina.com.

12.2 If Cardakina.com suspects that the member's payment is not legal or regular, Cardakina.com reserves the right to block the user or block the account and refuse the payments.

12.3 The Member must use the Cardakina.com / Paymentcards card for legal purposes only. It will not use Cardakina.com for violation of security breach or any infringement of intellectual property rights or for obscene, aggressive material, defamation.

12.4 The Member shall not be responsible for any damage or loss arising from the direct infringement of this Agreement by Cardakina.com. The limit on the payment provider's liability for damages due to these reasons shall be limited to 1000 GBP.

12.5 Cardakina.com will not be liable for any damages such as expected savings, lost profits, operational failures.

12.6 Cardakina.com shall not be liable for damages arising out of third party services (telephone, browser services, etc.) beyond its control. It is the responsibility of the member to use devices or member transactions.

12.7 Cardakina.com will not be responsible if it fails to fulfill its obligations under this Agreement due to technical problems. The occurrence of technical problems will not constitute a breach of contract

12.8 Cardakina.com account opening procedures take into account the security procedures are recorded. Member does not have the right to refuse the transactions made on the account of Cardakina.com. If the Member thinks that there is a security problem that is not within his account, he should give a written notice to Cardakina.com.

12.9 Cardakina.com accepts no liability for any loss incurred by the Member as a result of any breach of this agreement.

12.10 Cardakina.com shall not be held liable for any claims arising from negligence, gross negligence or fraud. In particular, Cardakina.com will not be liable for any damages or losses, in any way and for any reason whatsoever, arising out of or in any way arising out of or in connection with: acceptance or direct, indirect, special, incidental or punitive damages,

1. Payments made by the member in the wrong amount or given inaccurate information and made in the wrong direction,
2. When there is a mistake or omission on the website,
3. When you sign up with fake information on the website
4. Delays, omissions, errors, neglect of any telecommunication failure, or any other data transmission system and computer system or any part thereof
5. Decisions made by the government or other authority

12.11 Cardakina.com has limited jurisdiction over the actions taken by the member. Members are obliged to monitor the quality, safety and legality of transactions. Cardakina.com shall in no way be liable for any costs, taxes, etc., arising from the goods or services received from the Fees

12.12 Users agree to hold Cardakina.com harmless in the face of any claims received for damages, actions, notices, allegations, damages, expenses or liabilities incurred by a third party against Cardakina.com arising out of the infringement of this contract.

13. General Conditions

13.1 Cardakina.com may make changes in the conditions of registration, membership information registration or use if it deems necessary. As a result of these changes, the user must keep the account open for at least 40 days. The members know and commit that they accept the changes made.

13.2 Cardakina.com may at any time modify the services and the terms and conditions of the services offered on the Site in whole or in part.

13.3 Cardakina.com reserves the right to change the vehicles under the name of the Payments. Cardakina.com will notify you of any changes in membership with reasons other than security or other control.

Members may terminate this contract at any time by using the Cardakina.com service by sending an e-mail to support@cardakina.com.

13.5 Cardakina.com may terminate this contract by notifying the member 30 days in advance. In addition, Cardakina.com may terminate this contract sooner or in an emergency of:

1. In the event of a breach of the User Agreement,
2. In case of fraud / misuse of Cardakina.com,
3. In the event that a member has declared bankruptcy, or if a court decision indicates that the member is bankrupt,
4. If you refuse to save the amount added on Cardakina.com,
5. In cases where the User and / or Payment Provider requires protection.

13.6 Cardakina.com will show sufficient effort to perform all transactions on time. However, since the banking system, postal service and all other external factors are related to the timing of the transactions, the possible problems are beyond the control of Cardakina.com. In such cases, Cardakina.com is not liable for any damages arising from delayed damages in order to complete the transaction

13.7 The designs of all web sites, text graphics and their arrangement and all intellectual property rights belong to Cardakina.com. The production, modification, distribution, publication of the material in Cardakina.com is strictly prohibited without written permission

13.8 Unless otherwise agreed in writing by Cardakina.com, no action, omission or delay by Cardakina.com will waive the rights of Cardakina.com under this Agreement.

13.9 This contract relates to Cardakina.com and is based on documentation between Cardakina.com and the member.

13.10 If any of the articles contained in this Agreement are canceled, the other articles shall continue to maintain their validity as permitted by law.

13.11 This Agreement shall apply to the implementation, interpretation and management of legal relations arising under its terms. In the event of any dispute arising out of or in connection with this User Agreement, the United Kingdom Courts and Execution Offices are authorized.

This agreement is signed between Member and Cardakina.com in accordance with Law of Communication of UK (1999).

This Agreement is effective as of the date you are a member of Cardakina. com.

14. Refund and Cancellation

Refunds

14.1 You can request a refund of the funds on your Voucher by contacting Us via email on info@cardakina.com.

14.2 We charge a fee of €20 to cover our administration costs when you have requested a refund (unless you are requesting a refund within the first 14 days following your purchase (when no fee is charged))

14.3 We will refund the unused amount of the funds on the Voucher (less any costs) via the method used to purchase the original voucher.

14.4 We may need to ask for further information at the time you request a refund to comply with our legal obligations, including the carrying out of any ID checks.

Cancellation

14.5 You have a right to request the cancellation of a Voucher you have purchased through Our Site. You can request cancellation by emailing us on info@cardakina.com. Upon receipt of your cancellation request, and where we are satisfied that you are the owner of the Voucher we will refund the unused amount of the voucher via the payment method used to purchase the Voucher less any admin fees (currently €20).

14.6 We reserve the right to cancel a Voucher you have purchased where we reasonably believe that this may have been purchased fraudulently, has been subject to misuse or any other security reasons. We may also cancel a Voucher if we have to do so by law or our regulator. We will, where we can, try to tell you before we take such action and you may then tell us what to do with the unused funds on the Voucher.

14.7 By law you have the right to a 14 days cooling off period following the day after the day you purchased the Voucher, in which you change your mind about your purchase of the Voucher. Within this period, you can cancel and request a full refund of the Voucher (without being subject to any redemption fees), provided that you have not used the Voucher.

The End Of The Contract.