

# Payment and Billing Policy

*Top-ups, internal balance, invoices, debits, and payment controls*

<b>Operator</b>	TPG Corporation LLC
<b>Domains</b>	swapcoinvest.com   app.swapcoinvest.com
<b>Registered Address</b>	Georgia, Khelvachauri Municipality, Khelvachauri Village, 6th Street, II Lane, No. 1G
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**Drafting note:** This version is prepared for website publication and internal legal review. Missing publication inputs remain shown in square brackets where required.

## 1. Billing Model

The Platform uses an internal balance model. The user first credits value to the user's internal Platform balance through an approved payment method. After that, eligible fees for educational services, consultations, subscriptions, or digital products may be debited from that balance.

The internal balance is an accounting mechanism within the Platform and is not a bank account, deposit account, e-money wallet, or custody account unless expressly stated in a separate regulated product description.

## 2. Supported Payments

The Company may accept card payments, bank transfers, crypto-enabled gateways, wallet transfers, local processors, or other payment methods supported by its payment infrastructure. Actual methods should be identified on the live checkout page.

Availability of a payment method may vary by country, currency, anti-fraud review, provider restrictions, or technical conditions.

## 3. Top-Ups

All top-ups are credited in [currency], or in another payment equivalent shown at checkout. Exchange rates, provider fees, network charges, minimum top-up amounts, and verification conditions may apply.

A successful top-up usually creates an account balance entry and a payment transaction record. The Company may delay release of a top-up into available balance status where extra verification is required.

## 4. Debits and Pricing

When the user confirms the purchase of a course, mentoring package, consultation, subscription, or another paid feature, the corresponding amount may be debited from the internal balance.

Prices shown on the Platform may be exclusive or inclusive of taxes depending on the checkout design and applicable law. Before publication, the Company should insert the final tax wording based on its accounting model.

## 5. Invoices, Receipts, and Records

The Company may issue invoices, receipts, confirmations, account statements, or transaction histories electronically. The user agrees that electronic billing records may satisfy any requirement for written communication where legally allowed.

## **6. Auto-Renewal and Standing Instructions**

If a product is recurring, the user authorizes the Company to collect the relevant fee from the internal balance or another saved payment method if such arrangement is clearly disclosed before activation.

The Company should explain how auto-renewal can be cancelled, paused, or turned off before the next renewal date.

## **7. Failed Payments and Negative Events**

The Company may suspend access, retry charges, hold future service delivery, or require a new payment method if a top-up fails, is reversed, is disputed, or is flagged as unauthorized or high risk.

The Company may set off refunds, credits, or balances against unpaid fees, chargeback losses, or other amounts lawfully owed by the user.

## **8. Compliance and Monitoring**

The Company may carry out fraud screening, source-of-funds checks, sanctions screening, transaction monitoring, velocity controls, and account reviews where necessary to protect the service and comply with provider or legal obligations.