

## Return/Refund Policy

We provide refunds on ICO READ tokens to users in case of Book ICO soft-cap is not reached. Once Book ICO soft-cap is not reached within specified time period, user is able to proceed with ICO READ token refund by clicking on button "Refund". Speed of Refund transaction fulfillment depends on the Gas Price user set for this transaction.

We don't provide refunds on any fees or payments for BOOK tokens. However, in case user changed his/her mind and would like to return purchased BOOK token Publica would be able to buy it back based on current market rate minus the service fee for the transaction. In other words, user can exchange purchased BOOK token back. The reason for such policy is the fact that price of PBL tokens changes constantly thus the value of purchased BOOK token on the moment of refund will be different.

However, under the laws applicable in your jurisdiction, you may qualify for a refund on BOOK token. For example, Citizens of the European Union are entitled to a full refund during the 14 days after the transaction execution. We will consider your return if we receive your request within 14 of the date of purchase.

In order to apply for a Refund/Return, the User must send Refund/Return request to the publica.com support address - [info@publica.com](mailto:info@publica.com). Sending Refund/Return request does not guarantee that the User's request will be satisfied.

To prevent Prohibited Conduct, all payments and information related to Refund/Return may be verified by Publica.com. In such case, Publica.com may request the User to provide certain documents, including, but not limited to, identification documents, copy of the User's Payment Card and Invoice or/and any other prove of the fact that disputed payment was made. In case if the User fails to provide appropriate documents or information within 3 days upon the Publica.com request or in case of any doubts as to authenticity of provided documents, Publica.com shall be entitled to decline the User's Refund/Return request.

In case User's Refund/Return request is satisfied, Publica.com refunds you the amount of BOOK token value. Publica.com, Acquirer's, and Exchange's commissions fees cannot be refunded. Any charges, which arise upon processing Refund/Return, shall be borne solely by the User. Such charges will be deducted from the final amount of Refund/Return.

This Refund Policy will be amended from time to time if there is any change in the legislation. Terms and conditions of the Refund Policy are subject to change by Publica.com and in the case of any amendments, Publica.com will make an appropriate announcement. The changes will apply after Publica.com has given notice. In case if the User does not wish to accept the revised Refund Policy, he/she should not continue to use Publica.com Services. If the User continues to use the Services after the date on which the change comes into effect, his/her use of the Services to be bound by the new Refund Policy.