

PART B · POLICY 4

Payment, Security and Accepted Cards Policy

How you can pay on AfterWorc, and how your payment and card details are protected.

Company	AfterWorc OÜ ("AfterWorc", "we", "us")
Registry code / VAT	17554808 / EE103008226
Address	Mäealuse tn 10/2, 12618 Tallinn, Estonia
Contact	info@afterworc.com · +372 5332 7539
Version / last updated	1.0 / 20 September 2026
Applies to	afterworc.com, its subdomains and any AfterWorc app (the "Platform")

In short. You can pay in euro with Visa or Mastercard or by bank link. Your card details go straight to our secure payment partner and are never stored by AfterWorc. Cards are checked with 3-D Secure. Funds are held until release under the Terms.

1. Accepted payment methods

Method	Details
Visa	Credit, debit and prepaid cards
Mastercard	Credit, debit and prepaid cards
Bank link	Online payment links of participating Estonian banks
Other methods	Digital wallets or other methods appear at checkout when they are enabled

The Visa and Mastercard names and logos are trademarks of their respective owners.

2. Currency and prices

- 2.1 All prices are in euro (EUR). If your card is in another currency, your card issuer converts the amount and may charge its own fee. AfterWorc does not add a currency-conversion fee.
- 2.2 The total, including platform fee and VAT, is shown at checkout before you pay.

3. How the payment is processed

- 3.1 Card and bank payments are processed by licensed payment partners. You enter your card details on the partner's secure payment page or secure fields on our checkout. AfterWorc does not receive or store your full card number, expiry date or security code.
- 3.2 The name shown on your statement is expected to read AFTERWORC OU. If you do not recognise a charge, write to info@afterworc.com before contacting your bank.
- 3.3 You receive an order confirmation and receipt by email showing the amount, currency, merchant name and Order number.

4. Strong customer authentication (3-D Secure)

- 4.1** To protect you and to comply with EU payment rules, card payments are authenticated with 3-D Secure (for example through your bank's app or a one-time code). If the authentication fails or is not completed, the payment is declined.

5. Security measures

- The Platform uses HTTPS (TLS) on every page.
- Card data is handled under PCI DSS by our payment partner; AfterWorc's set-up keeps card data off our own servers.
- Fraud monitoring checks unusual orders. We may ask you to confirm your identity, or hold or decline a payment we think is risky.
- Staff systems use two-factor authentication and access controls.

What you can do: keep your login private, use a device you trust, never share a one-time code, and check that the address bar shows afterworc.com when you pay. We will never ask you for your full card number by email or chat.

6. Authorisation and held funds

- 6.1** Your payment is taken when you place the Order. The funds are held until release and are paid to the Specialist or refunded as set out in the Terms and Conditions and the Refund, Return and Cancellation Policy.
- 6.2** If you are charged twice for the same Order, write to us and we will refund the duplicate.

7. Refunds

- 7.1** Refunds go to the original payment method, in euro. Timing and conditions are in the Refund, Return and Cancellation Policy.

8. Chargebacks and disputed payments

- 8.1** Please contact us first. Most issues are resolved quickly under our Complaints Policy.
- 8.2** If you raise a chargeback with your card issuer, we provide the issuer and our payment partners with the Order records (order details, acceptance and delivery records, messages). We may pause related payouts and account activity while the dispute is open.
- 8.3** Repeated or bad-faith chargebacks, or chargebacks on work that was delivered and accepted, may lead to account suspension and recovery of the amount.

9. Taxes and invoices

- 9.1** We issue an invoice or receipt for every payment. VAT is applied under Estonian and EU rules, and reverse charge may apply to business customers in other EU states with a valid VAT number.

10. Contact

Payments support	info@afterworc.com · +372 5332 7539
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