



CURRENCY CONVERSION POLICY

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1. General Provisions

This Currency Conversion Policy ("Policy") explains how currency exchange rates, conversion charges, and related fees may apply to payments and refunds processed through the NEN Global Payment Portal.

NEN provides payment options in multiple currencies to facilitate international transactions for individual and business customers.

2. Available Currencies

Customers may select from the currencies and payment methods available through the NEN Global Payment Portal.

The availability of particular currencies may depend on the country, selected service, bank, or payment service provider.

3. Currency Conversion and Exchange Rates

Where the payment currency differs from the currency of the customer's bank account, card, or other payment instrument, currency conversion may be performed by the relevant bank, card network, payment gateway, or payment service provider.

The applicable exchange rate is determined by the institution performing the conversion and may differ from official or publicly published exchange rates.

NEN does not control exchange rates independently established by third-party financial institutions.

4. Currency Conversion Fees

Banks, card issuers, payment gateways, and other payment service providers may apply additional currency conversion fees, foreign transaction charges, or related commissions.

Such fees are determined by the relevant financial institution or payment service provider and may be charged in addition to the amount payable to NEN.

Customers are responsible for reviewing any applicable charges imposed by their chosen payment provider.

5. Currency Conversion on Refunds

Where a refund is approved, the refunded amount may be converted using the exchange rate applicable at the time the refund is processed.

Consequently, the amount received in the customer's account currency may differ from the amount originally debited.

Currency conversion fees and other charges previously applied by banks or payment service providers may remain non-refundable, even where NEN approves a full refund of the original transaction amount.

NEN is not responsible for exchange-rate differences or independently imposed third-party fees, except where responsibility cannot lawfully be excluded.

6. Payment Currency and Settlement

The currency selected by the customer for payment may differ from the currency in which NEN receives settlement from the relevant payment provider.

Any conversion required for settlement is handled in accordance with the arrangements between NEN and the relevant financial institution.

7. Customer Acknowledgment

By proceeding with a payment, the customer acknowledges that international transactions may involve currency conversion, exchange-rate fluctuations, and additional charges imposed by financial institutions.

8. Applicable Law

This Policy applies subject to relevant financial regulations, payment-provider requirements, and mandatory consumer protection legislation.