

MatPo Payment and Subscription Policy

Version 1.4

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Platform: <https://matpo.kz>

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1. Introduction

This Payment and Subscription Policy explains how Membership Plans, paid Platform services, billing, subscriptions, payment processing, and related commercial matters are administered on the MatPo Platform.

This Policy forms part of the legal documentation governing the use of MatPo and should be read together with the MatPo Terms of Service, Privacy Policy, and Cookie Policy.

Where any mandatory provision of applicable law requires a different treatment, such mandatory legal requirements shall prevail.

2. About MatPo

MatPo is operated by Limited Liability Partnership "Matpoint" (TOO "Matpoint"), a Kazakhstan-based technology platform connecting businesses and individual users with construction material suppliers and design service providers.

MatPo provides Membership Plans, advertising services, supplier visibility tools, business discovery features, and related digital Platform services.

MatPo is not an online marketplace, reseller, distributor, escrow service, or payment intermediary between users. Payments described in this Policy relate only to services provided directly by MatPo.

3. Relationship with Other Policies

This Policy supplements the MatPo Terms of Service.

Capitalized terms not defined in this Policy have the meanings assigned to them in the Terms of Service.

Where personal information is processed during payment or subscription administration, such processing is governed by the MatPo Privacy Policy.

By purchasing a Membership or otherwise using paid Platform services, a User expressly accepts this Policy, in addition to the Terms of Service.

4. Scope of this Policy

This Policy applies to:

- Membership Plans;
- subscription purchases;
- advertising services;
- paid Platform features;
- promotional memberships;
- complimentary memberships;
- administrator-granted memberships;
- payment processing relating to MatPo services;

- billing administration;
- invoices where applicable; and
- payment-related customer support.

This Policy does not govern payments made directly between users of the Platform.

Advertising Services are subject to the general payment, refund, and price-change principles set out in this Policy, except where the Terms of Service, a specific insertion order, or a separate commercial agreement between MatPo and the advertiser expressly provide otherwise.

5. Membership Plans

MatPo may offer one or more paid Membership Plans that provide access to additional Platform functionality, visibility, and business tools.

Current Membership Plans include:

- Basic
- Plus
- Pro

MatPo may introduce, modify, rename, replace, or discontinue Membership Plans in the future where reasonably necessary for operational, commercial, or legal reasons.

Membership features, limitations, pricing, and availability may differ between plans.

6. Subscription Activation

Membership benefits normally become available after successful payment confirmation and activation by the Platform.

Activation times may vary depending on the selected payment method, payment provider, banking procedures, fraud prevention checks, or technical verification processes.

Where payment cannot be successfully confirmed, Membership activation may be delayed until verification has been completed.

7. Purchasing Memberships

Users purchasing a Membership represent that they are authorized to use the selected payment method and to enter into the applicable purchase.

Users are responsible for ensuring that billing information, payment information, and contact details provided during the purchase process are accurate and up to date.

MatPo reserves the right to decline, suspend, or cancel a purchase where reasonably necessary to investigate fraud, payment abuse, unlawful activity, technical errors, or compliance with applicable legal obligations.

8. Payment Methods

MatPo may accept one or more payment methods depending on the user's location, available service providers, and Platform functionality.

Available payment methods may include:

- Online card payments;
- Bank transfers;
- Payment orders; and
- Other payment methods introduced by MatPo in the future.

Available payment methods may change without affecting Memberships that have already been activated.

9. Billing Periods and Membership Terms

Memberships are provided for the billing period selected at the time of purchase. Unless expressly stated otherwise, Membership benefits remain available until the applicable Membership expires, is suspended, or is otherwise terminated in accordance with the Platform rules.

Membership periods begin on the activation date rather than the payment initiation date where activation is delayed due to payment verification or technical processing.

10. Renewals

Where automatic renewal is offered, the applicable renewal terms will be presented during the purchase process. Where automatic renewal is not offered or selected, a Membership expires at the end of the purchased period unless renewed by the User.

Renewal ordinarily applies to the Membership Plan active immediately before the renewal date. If the User selects another plan, that plan and its limits apply as stated during the renewal or plan-change process. Renewals do not create a new voluntary 7-Day Money-Back Guarantee period under Section 17.

Users may cancel automatic renewal before the next billing date to avoid the next recurring charge, subject to any processing deadline clearly presented by the payment provider or Platform. Cancellation of renewal does not end the already paid Membership period.

MatPo may modify renewal methods or options prospectively. Such changes do not shorten an already active prepaid Membership period, except where required by law or reasonably necessary for security, fraud prevention, sanctions or payment-provider compliance.

11. Failed or Incomplete Payments

Membership activation or renewal may be refused or delayed where a payment is declined, cancelled, reversed, charged back, incomplete, or cannot be verified.

MatPo may retry an automatic renewal payment where permitted by the User's payment mandate and the payment provider's rules. Until payment is successfully confirmed, MatPo may restrict paid features and apply the expiry and archiving rules in Section 13.

12. Upgrades, Downgrades and Plan Limits

Users may upgrade or downgrade their Membership where that option is available. The effective date, price adjustment, credit, and applicable limits will be displayed or otherwise communicated before the change is completed.

An upgrade may take effect immediately after successful payment or on the next renewal date, as indicated at purchase. Where an upgrade takes effect during an active prepaid period, MatPo may credit the unused prepaid value of the current Membership toward the upgraded Membership. The calculation method and remaining amount payable will be shown before confirmation. Unless expressly stated otherwise, the calendar day on which the upgrade takes effect is treated as used under the previous Membership.

A downgrade does not automatically create a refund or credit for an unused prepaid period, except where required by applicable law or expressly stated by MatPo.

If a new or renewed plan has lower product, category, storage, visibility, or other limits than the User's current use, the User must bring the account within the new limits. Until that process is completed, MatPo may place the affected account in a limited state and prevent new listings, category additions, restoration of archived content, or other actions that would create or increase an over-limit condition.

Where selection tools are available, the User will be asked to choose which eligible categories and products remain active. MatPo will not randomly choose active products or categories on the User's behalf. A product cannot remain active if its main category is inactive. If the User marks a category to become inactive, active products using that category as their main category will be identified as affected and selected for archiving unless the User first assigns an eligible active main category or changes the category selection. Removal of only an additional category does not by itself require the product to be archived if its main category remains active.

Before the plan-alignment change is applied, the Platform will provide a summary of the plan and the categories and products that will remain active or be made inactive or archived, and will request the User's confirmation. Content that is not kept active is not deleted merely because of a downgrade; it is archived or otherwise made non-public in accordance with Section 13.

If the User does not complete a required plan-alignment process, MatPo may continue to restrict the account and affected content. MatPo may make over-limit content non-public, but will not select a subset of over-limit products or categories as active without the User's choice, unless required by law, security, enforcement action, or a separate express instruction from the User.

13. Expiry, Archiving and Reactivation

When a paid Supplier Membership expires without renewal, MatPo currently provides a limited renewal period of seven (7) calendar days beginning immediately after expiry. During this period, the Supplier's existing active product listings remain publicly visible and may be edited, but the Supplier may not add new products or categories, restore archived products, or otherwise increase usage. This continued visibility does not extend the paid Membership term or restore other paid rights.

The limited renewal period does not prevent MatPo from restricting or removing content or access sooner where the User requests removal, the content violates Platform rules, or action is reasonably necessary for law, security, fraud prevention, technical integrity, third-party rights, payment reversal, or enforcement of these Policies.

If the Membership is renewed during the limited renewal period, the purchased plan and its then-applicable limits apply. If current use exceeds those limits, the plan-alignment process in Section 12 must be completed.

If the Membership is not renewed by the end of the limited renewal period, active Supplier products will be removed from public areas and placed in the Supplier's archived products area. Archived products are not included in active product limits and are not intended to appear in public profiles, search results, category pages, comparison or moodboard selection, public product pages, public APIs, sitemaps, or other public discovery surfaces.

MatPo currently retains products archived because of Membership expiry for up to one hundred eighty (180) calendar days from the date they are made non-public. During that period, the Supplier may view the archived products and may reactivate eligible products after purchasing an applicable Membership, subject to current product and category limits and the requirement that every active product have an eligible active main category. Reactivation is not automatic; where limits are exceeded, the User must choose the products and categories to be reactivated.

MatPo may provide in-Platform or email reminders before the archive period expires, but delivery is not guaranteed and the User remains responsible for monitoring the account and applicable dates. After the archive period, MatPo may permanently delete archived product records, images, files, and related data from active systems without further notice, subject to legal, accounting, security, dispute-resolution, backup, and technical retention requirements described in the Privacy Policy.

A User may also archive a product voluntarily where that functionality is available. Restoration remains subject to an active Membership, available plan capacity, an eligible active main category, content rules, and any review or moderation requirements then applicable. Permanent deletion requested by the User is separate from archiving and may be irreversible.

14. Promotional and Complimentary Memberships

MatPo may offer promotional, trial, complimentary, or campaign-based Memberships from time to time.

Such Memberships remain subject to any communicated duration, eligibility requirements, limitations, and promotional conditions. Unless expressly stated otherwise, promotional Memberships have no cash value and cannot be exchanged, transferred, or redeemed for monetary compensation.

15. Administrator-Granted Memberships

MatPo may grant complimentary Memberships to selected users for administrative, testing, support, partnership, promotional, or other legitimate business purposes.

Administrator-granted Memberships may be modified, extended, or withdrawn in accordance with the conditions under which they were granted.

16. Payment Service Providers

Payments may be processed by independent third-party payment providers selected by MatPo.

Such providers operate under their own contractual terms, privacy policies, and security standards. MatPo does not store complete payment card numbers, CVV codes, or other sensitive payment credentials on its own systems.

Payment providers may perform fraud-prevention, transaction verification, or regulatory compliance procedures as part of their own services.

17. Refunds, Cancellations and Payment Disputes

Membership fees are prepaid for the billing period selected at purchase. Except for the voluntary 7-Day Money-Back Guarantee below, a billing or technical error, an express written commitment by MatPo, or a mandatory right under applicable law, fees are not refundable after the Membership has been activated. Cancellation, disabling automatic renewal, downgrading, non-use, lack of enquiries or commercial results, or ceasing to use the account does not by itself create a refund or account-credit entitlement for an unused part of a monthly or annual prepaid period.

Nothing in this Section excludes or restricts a refund, cancellation, termination, or other remedy that cannot lawfully be excluded. Where a User qualifies as a consumer under applicable law, mandatory consumer rights prevail over any inconsistent term of this Policy.

For this Policy, "Commercial Use" occurs when the Platform successfully receives and records: (a) a Material Tender Response submitted by a Supplier; (b) a Design Tender Response submitted by a Design Service Provider; or (c) a Supplier's or Design Service Provider's response to a Direct Request. Merely viewing an opportunity, receiving a request, creating a profile, publishing products or portfolio materials, opening but not submitting a response form, or making a submission that the Platform does not successfully receive and record does not constitute Commercial Use.

MatPo may disregard a test, spam, fraudulent or abusive submission, a duplicate caused by a technical fault, a technically invalid event, or another record that reasonably does not represent genuine Commercial Use. Eligibility may be determined from the account history, Platform records, technical logs, payment-provider records, and the circumstances of the event.

In addition to mandatory legal rights, MatPo voluntarily provides a 7-Day Money-Back Guarantee for a Member's first paid Membership purchase on the Platform. A full refund of the Membership amounts paid is available only if MatPo receives the request within seven (7) calendar days beginning on the date of that first purchase and no Commercial Use has occurred before the request. Weekends and public holidays are included in this period.

A renewal, manual renewal, repurchase after expiry, reactivation, upgrade, or downgrade does not start a new voluntary guarantee period. If an upgrade is purchased during the original 7-day period and the Member otherwise remains eligible, the voluntary refund covers both the first Membership

payment and the additional upgrade amount. Commercial Use ends eligibility for the voluntary guarantee immediately, even if the 7-day period has not expired.

Monthly and annual Memberships are treated alike for refund purposes. After the voluntary guarantee expires or Commercial Use occurs, no pro-rata refund is provided for unused days, months, features, product capacity, category capacity, or other plan benefits, unless mandatory law or an express written offer by MatPo requires otherwise. A downgrade is governed by Section 12 and does not by itself generate a cash refund or credit.

Trial, complimentary, promotional, campaign, partnership, and administrator-granted Memberships have no cash value and cannot be refunded or exchanged for money or unused-time credit unless MatPo expressly states otherwise. If a User later purchases a paid Membership, refund eligibility is determined under the terms presented for that paid purchase.

Advertising Services are subject to this Section unless a specific order, insertion order, or separate commercial agreement states otherwise. No refund is due where advertising is removed because of the advertiser's breach, unlawful or misleading content, or infringement of third-party rights, except where mandatory law requires otherwise. If MatPo discontinues prepaid advertising for its own operational convenience and not because of the advertiser's breach, MatPo's sole obligation shall be, at its discretion, to provide a proportionate refund or account credit for the unused prepaid part.

Duplicate charges, an unactivated Membership despite confirmed payment, a technical failure that prevents MatPo from reasonably providing the purchased paid service, and payment or bank-processing errors are reviewed separately. Depending on the verified circumstances and applicable law, MatPo may issue a refund, reverse a duplicate charge, reactivate or extend the service, or provide an account credit.

A refund request must be submitted to the Billing Enquiries address in Section 21 or through another refund channel identified on the Platform. MatPo may request information reasonably needed to verify the account, payment, request, and eligibility, including the account email, purchase date, plan, transaction reference, proof of payment, reason for the request, and, where necessary, identity or account-ownership verification. Failure to provide information reasonably required to verify the request may delay its assessment.

Approved refunds will normally be returned to the original payment method where legally and technically possible. If that method is unavailable, MatPo may use another lawful method after appropriate verification. Bank, card-network, payment-provider, correspondent-bank, currency-conversion, and cross-border charges imposed independently of MatPo are not part of the amount paid to MatPo and are not refundable by MatPo. The time for a refund to appear depends on the payment method and the relevant financial institutions; MatPo does not guarantee same-day receipt.

A User should contact MatPo before initiating a payment dispute where reasonably practicable. A knowingly false, abusive, or unjustified chargeback may be treated as a material payment-related violation. MatPo may preserve and provide relevant transaction and usage records to the payment provider, and may restrict Membership benefits or the account while a suspected fraudulent or abusive dispute is investigated, subject to the Terms of Service and applicable law. This does not restrict a User's lawful right to dispute an unauthorized or genuinely incorrect charge.

A refund, credit, extension, or other accommodation granted outside the requirements of this Section is a case-specific commercial resolution and does not amend this Policy or create an obligation to provide the same resolution in another case.

18. Price Changes

MatPo may revise Membership pricing, available plans, or paid Platform services from time to time.

Price changes apply prospectively and do not affect an already active prepaid Membership period unless otherwise required by applicable law.

19. Taxes, Bank Charges, and Currency

Unless otherwise stated, Membership prices are quoted in Kazakhstani Tenge (KZT) and, where applicable, in accordance with Kazakhstan value-added tax requirements.

Unless expressly stated otherwise, Users are responsible for any taxes, bank charges, transfer fees, currency conversion costs, or similar expenses imposed by their own financial institution or payment provider.

Where applicable, invoices or other payment records may be issued in accordance with Kazakhstan law and MatPo's accounting procedures.

20. Payment-Related Suspension

MatPo may suspend or restrict access to paid Membership benefits where reasonably necessary because of payment fraud, chargebacks, repeated payment failures, abuse of promotional programs, or other material payment-related violations.

Any such action will be taken in accordance with the MatPo Terms of Service and applicable law.

21. Contact Information

Questions regarding payments, subscriptions, billing, or Membership administration may be directed to:

Limited Liability Partnership "Matpoint" (TOO "Matpoint")

BIN: 260640001001

Registered Address:

Prospekt Dostyk 89A, Office 20, Medeu District, Almaty 050010, Republic of Kazakhstan

Website: <https://matpo.kz>

General Enquiries: info@matpo.kz

Billing Enquiries: info@matpo.kz

22. Governing Law

This Policy shall be governed by and interpreted in accordance with the laws of the Republic of Kazakhstan.

Subject to any mandatory forum, procedure, or remedy required by applicable law, disputes arising out of or relating to this Policy are governed by the dispute-resolution provisions of the MatPo Terms of Service.

23. Final Provisions

This Payment and Subscription Policy forms part of the legal documentation governing use of the MatPo Platform.

If any provision of this Policy is held invalid or unenforceable, the remaining provisions shall continue in full force and effect.

This Policy is published in English and Russian. In the event of any inconsistency or conflict between language versions, the Russian version shall prevail.