

LEGAL DOCUMENTS · FR-LEG-04

Payment security policy

How FLEXYRIDE protects your card and your money: who sees your data, what we store, how the deposit works and what to do if you see a charge you do not recognize.

VERSION

1.0 · October 21, 2026

SCOPE

Website, app and branches

JURISDICTION

Dominican Republic

Lessor CAPITAL SMART INVESTMENT SRL, through its subsidiary FLEXY RIDE RENT A CAR	Code FR-LEG-04	Effective October 21, 2026	Review Annual or upon legal change
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IN A NUTSHELL

- Your card details go directly from your browser to a PCI DSS certified payment processor. FLEXYRIDE never sees or stores the full number or the security code.
- If your bank requires it, you confirm the payment in your bank's window (3-D Secure), without leaving the page.
- The deposit is a hold, not a charge. Only what is due under the Terms is taken from it, with notice and evidence.
- We email you about every movement on your card. If you see one you do not recognize, write to us right away.
- We will never ask for your full card details by phone, email or WhatsApp.

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SUPPLEMENTARY DOCUMENT

This policy supplements the rental Terms and Conditions and the Privacy policy. FLEXY RIDE RENT A CAR — CAPITAL SMART INVESTMENT SRL, RNC 1-33-15474-9.

SECTION 1

How your card is captured

The field where you type your card belongs to an international payment processor certified under PCI DSS (the payment card industry security standard), embedded in FLEXYRIDE's page. The data travels encrypted directly from your browser to the processor: it does not go through FLEXYRIDE's servers.

WHAT FLEXYRIDE STORES

WHAT FLEXYRIDE NEVER SEES OR STORES

The identifier (token) given by the processor, the brand, the last 4 digits, the expiry date and the cardholder's name.

The full card number, the security code (CVV/CVC) and your PIN.

SECTION 2

Verification by your bank (3-D Secure)

When your bank requires it, the payment or hold is confirmed in a window from your bank (for example, with a code or in your banking app), without leaving the page. If verification is not completed, nothing is charged or held.

SECTION 3

Saved card

When you book, your card is saved with the processor (only the token) for the charges this agreement authorizes: the rental balance, the deposit and its renewal, the extensions you request and the post-rental charges in the Terms. To use it for a new booking, we ask you. You may ask us to delete it when you have no rentals or pending charges.

SECTION 4

The deposit (hold) on your card

1. It is an authorization without a charge: your bank reserves the amount and releases it later. The amount is shown to you before you book.
2. When the bank does not keep the hold for the whole rental (it usually lasts about 7 days), FLEXYRIDE may renew it for the same amount on the same card, and you are notified.
3. If you choose to pay an extension from the deposit, only the extension difference is charged and the rest is held again.
4. When you return the vehicle, only what is due under the Terms is charged from the deposit, with detail and evidence, and the rest is released.

SECTION 5

Notice of every movement

Every charge, hold or capture of the deposit made on your card is notified to you by email, with the amount and the reason. This security notice cannot be turned off.

SECTION 6

Bank transfer and Zelle

If you pay by transfer or Zelle, use only the accounts shown on FLEXYRIDE's website or in your booking email, and upload the receipt. The payment stays "pending verification" until our team confirms it.

The exchange rate applied is shown before you pay and is fixed for the period stated.

BEWARE OF FRAUD

FLEXYRIDE will never ask you by phone, email or WhatsApp for your full card number, security code, or to pay into an account other than the published ones. If you receive such a request, do not act on it and let us know.

SECTION 7

If you see a charge you do not recognize

1. Write to us right away at info@flexyriderentacar.com or by WhatsApp with the date and amount.
2. We will review the movement and send you its detail and evidence. If it was our mistake, we refund it by the same means (Refund policy, section 5).
3. You always keep your right to complain to your bank, to Pro Consumidor or to the courts.

When someone disputes a legitimate charge of this agreement with their bank, FLEXYRIDE will provide the bank with the evidence (signed agreement, reports, notices). Using someone else's cards or data to obtain a service, or fraud through electronic means, is reported under Law 53-07 on High-Technology Crimes.

SECTION 8

Currencies and fees

Card payments are charged in the currency shown in the booking. Your bank may apply its own exchange rate or fees for purchases in another currency or abroad: FLEXYRIDE does not charge or control them.

Annex · Legal framework

Dominican Republic rules this document relies on and the articles used.

RULE	PROVISIONS USED AND HOW THEY APPLY
PCI DSS (Payment Card Industry Data Security Standard)	An industry standard, not a law: it governs how card data is protected. FLEXYRIDE does not receive or store full card data.
Law 53-07 on High-Technology Crimes	Art. 5 (access codes), art. 6 (unlawful access), art. 10 (damage to or alteration of data), art. 14 (unlawful obtaining of funds by electronic means) and art. 15 (fraud by electronic means).
Law 126-02 on Electronic Commerce, Documents and Digital Signatures	Art. 4 (legal recognition of digital documents); art. 5 (written record); art. 6 (signature); art. 9 (admissibility and evidential weight); art. 13 (formation and validity of contracts by electronic means); art. 14 (recognition of data messages between the parties).
Law 358-05 on Consumer and User Rights Protection	Art. 33 (consumer rights: truthful, clear information in Spanish; fair treatment; redress; access to justice); art. 62 (distance contracting: price with taxes, complaints by similar means and a three-business-day reflection period before the service); art. 63 (deficient service: the consumer chooses restitution, price reduction or proper performance); art. 81 (adhesion contracts); art. 82 (interpretation most favorable to the consumer); art. 83 (Spanish, clear terms, express acceptance; clauses that exempt the provider, limit rights, reverse the burden of proof, impose exclusive arbitration or allow changes without notice are void); art. 84 (right to information); art. 113 (refund of amounts unduly charged); art. 124 (conciliation before Pro Consumidor).
Law 172-13 on the Protection of Personal Data	Art. 5 (principles: lawfulness, quality, prior information, consent, security); art. 6 (definitions); art. 8 (rectification or erasure within 10 business days, free of charge); art. 10 (access within 5 business days); art. 13 (controller's duties); arts. 14 and 15 (rectification, cancellation and blocking); art. 16 (compensation); art. 17 (habeas data); art. 27 (cases without consent, including the contractual relationship); art. 28 (disclosure); art. 80 (international transfer, among other cases to perform the agreement).

Rules are cited from their official text consulted in October 2026. Law 146-02 is named without articles because its official text could not be consulted. This annex is informative: what binds the parties are the clauses of the document and the law in force.

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