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(71) Applicant *(for all designated States except US)*: **GLOBAL REFUND HOLDINGS AB** [SE/SE]; Östergårdsgatan 7, P.O. Box 200, S-431 23 Mölndal (SE).

(72) Inventors; and

(75) Inventors/Applicants *(for US only)*: **HANAFI, Waleed** [CA/SG]; c/o Global Refund Singapore Pte Ltd, 36 Robinson Road, #15-01, City House, 068877 (SG). **BASSI, Stefano** [IT/IT]; c/o Global Refund Italia Srl, Via Carlo Noè, 33, I-21013 Gallarate (IT).

(74) Agent: **HARRIS, Ian, Richard**; D Young & Co, 120 Holborn, London, EC1N 2DY (GB).

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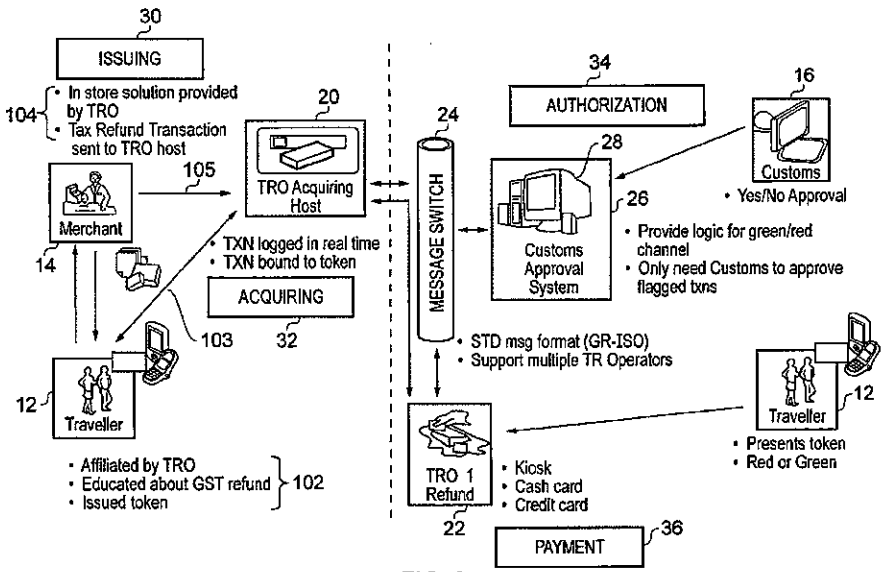


FIG. 2

(57) Abstract: A refund system provides for detections of eligibility of a user for a refund and uses a token to identify purchases and to retrieve the information in respect of those purchases for processing a refund in respect of those purchases.

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