

### **Refund Policy**

Refunds will be returned using the original method of payment – for example if a donation has been made by credit card, the refund will be credited by same mode of Channel to same credit card by the Merchant and this goes for all Pay Modes from which the customer will make the Payment.

### **Cancellation Policy**

Once the product is dispatched then cancellation policy won't be entertained. Cancellation of transaction can be only initiated by the Merchant with consent of user/applicant.

Or

Update Disclaimer on the Website.

Or

Refund/Cancellation won't be entertained once Customer makes the payment.

### **Chargeback Policy**

In case of any chargeback raised by the user/applicant, merchant will submit the copy of successful transaction receipt to defend the chargeback.