

Chemmanur Credits and Investments Limited

Refund/Cancellation Policy for Online Payment

Here **MERCHANT** refers to Chemmanur Credits and Investments Limited and **Customer** means any person authorized to use the online payment facility.

Below gives the terms of refund/cancellation policy for online payment:

- If the Customer leaves the MERCHANT before they complete their service period, there shall be no entitlement to a refund of paid service fees.
- Refunds, if applicable, at the discretion of the Management, will only be made to the debit/credit card used for the original transaction. For the avoidance of doubt nothing in this Policy shall require the MERCHANT to refund the Fees (or part thereof) unless such Fees (or part thereof) have previously been paid.