

ONLINE TRANSACTION – REFUND OF CLAIM POLICY

1. There are instances sometimes that a settled transaction is subsequently refused and debited for which a claim is arised. In these cases the term “charge back” is being used
2. The term charge back means a transaction approved and settled which are subsequently refused and debited / charged back to Company’s account by the credit card company or the payment bank for any reason alongwith bank charges, penalties and other charges incidental thereto etc. Similar debits will also include debits to Payment Service Provider’s account.
3. Refund of claim for a “charge back” transaction by the customers is available in our Company. The users shall not make any refund claim to the Payment Service Provider directly. They have to approach **Ratnaafin Capital Private Limited** only, mentioning all the details of the claim. Such refund shall be affected by us on its merits.
4. For refund for fraudulent transactions like misuse of card, duplicate debit of transactions etc. shall be taken up only with **Ratnaafin Capital Private Limited**.
5. On occasions of server related issues like “slow down”, or “failure” or “session time out” etc. the users shall check before initiating the second payment, whether their bank account has been already debited or not.
 - (a) In case the Bank account appears to be debited already, it has to be ensured that the user does not make the payment twice.
 - (b) Immediately thereafter contact **Ratnaafin Capital Private Limited** via e-mail or any other mode of contact and get confirmation of payment from them.
 - (c) If the bank account is seen as not debited, the user may initiate a fresh transaction to make payment.

Under no circumstances the payment Gateway Service Provider shall be held responsible for any fraudulent or duplicate transaction made and hence no claims should be raised to payment Gateway Service Provider. Hence if such claim is made to them no communication received in this regard shall be entertained by them.

Ratnaafin Capital Private Limited

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