

Returns, refunds & cancellation Policy

Refund for Charge back transaction:

1. In the event there is any claim for / of charge back by the User for any reason whatsoever, such user shall immediately approach APSFC with his / her claim details and claim refund from APSFC alone. Such refund (if any) shall be affected only by APSFC via payment gateway or by means of a cheque / RTGS / NEFT or such other means as APSFC deems appropriate. No claims for refund/ charge back shall be made by any User to the Payment Service Provider (s) and in the event such claim is made it shall not be entertained.

2. In these Terms and Conditions, the term “**Charge back**” shall mean, approved and settled credit card or net banking purchase transaction(s) which are at any time refused, debited or charged back to merchant account (and shall also include similar debits to Payment Service Provider's accounts, if any) by the acquiring bank or credit card company for any reason whatsoever, together with the bank fees, penalties and other charges incidental thereto.

3. **Refund for fraudulent / duplicate transaction(s):** The User shall directly contact APSFC for any fraudulent transaction(s) on account of misuse of Card / Bank details by a fraudulent individual / party and such issues shall be suitably addressed to APSFC alone in line with their policies and rules.

4. **Server Slow Down / Session Timeout:** In case the Website or Payment Service Provider's webpage, that is linked to the Website, is experiencing any server related issues like 'slow down' or 'failure' or 'session timeout', the User shall, before initiating the second payment,, check whether his / her Bank Account has been debited or not and accordingly resort to one of the following options:

- i. in case the Bank Account appears to be debited, ensure that he / she does not make the payment twice and immediately thereafter contact APSFC via e-mail or any other mode of contact as provided by APSFC to confirm payment.
- ii. in case the Bank Account is not debited, the User may initiate a fresh transaction to make payment. However, the User agrees that under no circumstances the Payment Gateway Service Provider shall be held responsible for such fraudulent / duplicate transactions and hence no claims should be raised to Payment Gateway Service Provider. No communication received by the Payment Service Provider(s) in this regards shall be entertained by the Payment Service Provider(s).