

# REFUND AND CANCELLATION TERMS

THESE CANCELLATION AND REFUND TERMS IS APPLICABLE TO ALL TYPE OF DIGITAL PAYMENT.

- If amount is debited from customers Bank Account/card despite a failed transaction due to any reasons, the onus will be on your Bank/card/wallet Company to reverse the amount.
- In case customer have attempted to make an online payment of transaction more than once and DMI Finance Private Ltd. have received the amount more than once, DMI Finance Private Ltd. reserve the right to adjust it against additional EMI towards customer loan account.
- In case DMI Finance Private Ltd. decided to refund the excess amount, it will be through electronic mode within 1 month of the claim acceptance.
- Customer will have to make an application or send an email to DMI Finance Private Ltd. for refund along with the transaction number and original payment receipt if any generated at the time of making payments.
- Customer must claim any refund within 7 days of the payment.
- In case customer having more than one loan account, than DMI Finance Private Ltd. reserve the right to adjust the excess amount towards anyone/more account as it deems fit irrespective of the bifurcation provided by customer.
- DMI Finance Private Ltd. assumes no responsibility and shall incur no liability if it is unable to affect any Payment Instruction(s) on the Payment Date owing to any one or more of the following circumstances:
  1. If the Payment Instruction(s) issued by customer is/are incomplete, inaccurate, and invalid and delayed.
  2. If the Payment Account has insufficient funds/limits to cover for the amount as mentioned in the Payment Instruction(s).
  3. If the funds available in the Payment Account are under any encumbrance or charge.
  4. If your Bank refuses or delays to honor the Payment Instruction(s).
  5. Circumstances beyond the control of Company (including, but not limited to, fire, flood, natural disasters, bank strikes, power failure, systems failure like computer or telephone lines breakdown due to an unforeseeable cause or interference from an outside force).
  6. In case the payment is not affected for any reason, you will be intimated about the failed payment by an email.
- DMI Finance Private Ltd. may in its sole discretion, for any or no reason may suspend or terminate use of online payment services from any payment gateway service provider.