## Refund & Cancellation Policy

If you see charges on your credit/debit card for purchases made or services availed on the site, but you never created an account or signed up, please check with your family members or business colleagues authorised to make payments on your behalf, to confirm that they haven't initiated the payment. If you're still unable to recognise the charge, please report the unauthorised purchase within 30 days of the transaction to your bank to enable Ashrith Pay to begin an investigation.

Once a amount is debited from your credit/debit card or Bank account and you the same value is reflected in your ID, there is no cancellation or refund allowed for such transactions. However, if in a transaction performed by you on the ASHRITH PAY Platform, money has been debited from your card or bank account and a value is not reflected in your ID within 24 hours of the completion of the transaction, then you shall inform us by sending an e-mail to our support e-mail address mentioned on the 'Contact Us' page. Please include in the e-mail the following details – value, transaction date and request number.

If it is found that money was debited to your credit/debit card or bank account without credit of the value, then you will be refunded the money within 21 working days from the date of receipt of your e-mail. All refunds will be credited to the original mode of payment.

- All sales/ Bill Payments are final with no refund or exchange allowed.
- Customer / Agent are responsible for the mobile number, DTH account number, utility consumer number, bank account number and details for Purchases / Bill Payments and all charges that result from those Purchases / Bill Payments. ASHRITH PAY is not responsible for any Purchases / Bill Payment for an incorrect mobile number, DTH account number, utility identification number, and bank account number.
- However, if in a transaction performed by Customer on the Site, money has been charged to their card or bank account and a Purchase / Bill Payments are

- not successful within 72 hours of their completion of the transaction, then Customer may inform us by sending an email to our support email address mentioned on the Contact Us page.
- Please include in the email the following details the mobile number / DTH account number / Utility consumer number / bank account, operator name, Transaction value, Transaction date and Order Number. Instant shall investigate the incident and if it is found that money was debited to your credit/debit card or bank account without credit of the value, then you will be refunded the money within 21 working days from the date of receipt of your email. All refunds will be credited to the original mode of payment.