

## **Refund Policy**

Oxymoney®, a registered brand of Appnit Technologies Private Limited, herein referred to Oxymoney® has adopted a framework on refund in line with the regulatory guidelines.

By accessing and using Oxymoney, YOU agree to be bound by all the Terms and Conditions mentioned herein, as may be amended from time to time without limitation and or qualification.

- Oxymoney® does not take ownership of any of the products/services at any point of time during any transaction between the USER and merchant/vendor. Neither Oxymoney® at any point, asserts any rights or claims over the products/services offered by the merchant to the USER.
- The cancellation/refund, if any, will be governed as per the terms and conditions of the aggregator or of the merchant/vendor. Oxymoney® has no role in governing refund/cancellation charges. Oxymoney, will not be responsible for refund/cancellation including any charges arising therefrom.
- In the event, YOU erroneously send a payment to a wrong party or a wrong amount, Oxymoney® shall have no liability and will not refund or reverse such payments. The only recourse will be to contact such third party to whom such payment was sent and seek a refund (if any).
- No refund or exchange is permitted for the sales of prepaid recharge on the Oxymoney platform. YOU are responsible for the mobile number or the account number for which YOU purchased the prepaid recharge and all charges that result from those purchases. YOU are also responsible for the information relating to data card and similar recharge services and all charges that result from those purchases.
- Oxymoney® is not responsible for any purchase of prepaid recharge for an incorrect mobile number or the account number or incorrect data card information and or similar services.
- Oxymoney disclaims any accountability including legal or losses/damages, that might arise because of the act, omission or otherwise

of any USER on its website/mobile application or caused by the same. USER/YOU expressly admit that Oxymoney® is only a payment facilitator & intermediary, and as such, stands indemnified from any accountability that might arise because of the same. YOU, acknowledge that visiting/using Oxymoney® website/mobile application is an implicit reception/confirmation of this disclaimer on your part.

- YOU are requested to go through the terms and conditions of merchant/vendor provided on their website and or platform.
- Oxymoney® does not control or prevent changes in the published details and descriptions of websites/APPS operated by the aggregator or the merchant/vendor and is not responsible for any content therein. Accordingly, Oxymoney® is not responsible for any loss resulting from such terms and conditions/content or lack thereof.
- YOU, agree and acknowledge that the actual contract for sale is directly between YOU and the merchant/vendor. YOU agree to handle any issues and disputes directly between YOU and the aggregator or merchant/vendor.
- Notwithstanding anything contrary contained herein, the service, the interface and API work, and their respective information, pricing and data, and availability are subject to human, mechanical , typographic, or other errors, , delays, service interruptions, including, without limitation, related to or arising out of computer hardware and software, telecommunication and operating systems, databases, or business processes and procedures, other problems inherent in, or which may be associated with, the use of the internet and electronic communications including, without limitation, force majeure event , government / regulatory actions, orders, notifications etc. And / or and acts and omissions of third parties etc.
- Oxymoney® is under no obligation to monitor the merchant establishment's service/products used by the USER and therefore, shall not be responsible or liable for any deficiency in goods and/or services purchased using Oxymoney® wallet/card.
- In the event of any dispute (defined below), Oxymoney® records shall be binding as the conclusive evidence of the transactions carried out through use of the wallet and /or card.

- Oxymoney® shall monitor frequent instances of refunds taking in place in specific wallet and/ or card to be in a position to substantiate with proof for audit / scrutiny purposes.
- For any fund transfer and fund collection facility provided / facilitated by Oxymoney®, the following shall be applicable;
  - ❖ The USER shall provide correct beneficiary details to Oxymoney® at the time of availing the said facility.
  - ❖ The USER shall be solely responsible for entering wrong beneficiary details like incorrect virtual payment address or incorrect mobile number or account no or IFSC code, due to which the fund is transferred to an incorrect beneficiary.
  - ❖ The USER agrees that the payment order shall become irrevocable when it is executed by Oxymoney®.

Oxymoney® shall not be required to independently verify the instructions. Once a payment order is issued by the USER the same cannot be subsequently revoked by the USER. All instructions and requests are the sole responsibility of the USER.

Refunds (if any) in case of failed / returned / rejected / cancelled transactions shall be applied to the respective wallet and /or card on receipt of funds to the extent that payment was made initially by debit to the wallet and /or card after deducting necessary service and statutory charges as applicable, even if such application of funds results in exceeding the limits prescribed. However, refunds in case of failed / returned / rejected / cancelled transactions using any other payment instrument shall not be credited to the wallet and/ or card of User.

Oxymoney reserves the right to change these terms and conditions from time to time in its discretion and without prior notice. All terms and conditions are applicable to the extent permitted by law and available on its website.

Any use following such changes constitutes your agreement to be bound by such amended terms. Any additional terms and conditions, disclaimers, privacy policies and other policies applicable in general and/ or to specific

areas of this website or web APP, Oxymoney® or to a particular service are also considered as terms.

**Who can get a refund?**

Oxymoney provides refund in case of successful payment, and payment is debited from Oxymoney balance but user is not able to get service.

**How to request a refund?**

Raise a ticket / call or mail to customer support : [care@oxymoney.com](mailto:care@oxymoney.com)