

## Refund Policy for OMIF

1. If an error is made in making a donation or if the donor changes their mind, we will honour all requests for refund made on Razorpay that are made in writing within **15 (fifteen)** days of the date the donation was made.
2. The written refund request should include the details of the initial transaction including
  - a. Date of donation,
  - b. Donation amount,
  - c. Donor's name,
  - d. Donor's ID,
  - e. Tax invoice number and
  - f. The nature of the error.
3. Razorpay supports all payment methods for normal refunds.
4. OMIF will fully examine all requests for refund and endeavour to ensure that genuine errors are rectified.
5. Refunds will be returned using the original method of payment.
6. When you send a Normal refund request to Razorpay, the information is sent to our banking partners. Depending on the bank's processing time, it can take 5-7 business days for the refunds to reflect in the customer's bank account or card balance.
7. For Normal refunds, Razorpay does not charge any processing fee. However, the transaction fee and GST levied by Razorpay at the time of payment capture will not be reversed to your account (merchant's account).
8. Razorpay also allows for Instant refund which are instantly refunded to the customer- either within minutes or hours of original payment source.
9. Razorpay charges a small transaction fee to process Instant refunds. The fees is deducted directly from your account balance and reflects under the **Refunds** tab on the Razorpay Dashboard. In cases where the Instant refund fails and the refund takes 5-7 working days, the levied fee is credited back to your account balance.
10. However, after **15 days** OMIF is under no obligation to give refunds and the decision on refunds will be at OMIF's discretion.

11. OMIF will only process refunds on return of tax exemption certificate or a written declaration that the previous receipt will not be used by donor.
  12. Based on the written request from a donor, amount is adjusted by OMIF, the original donor receipt issued for the incorrect amount will become invalid and a new receipt will be issued by OMIF for the amount of the adjusted donation.
  13. OMIF reserves the right to pass any refund transaction charged onto the donor.
  14. Should an error be made by OMIF a refund of the full amount will be made once OMIF is notified of the error in writing.
  15. Full refund of school fee along with any deposit shall be allowed if requested within 15 days of payment.
  16. Any request for refund of school fee after 15 days but within 30 days, shall be subject to 85% refund of the fee, no other deposit shall be refunded.
  17. Any request for refund of school fee after 30 days but within 45 days, shall be subject to 50% refund of the fee, no other deposit shall be refunded.
  18. There shall be no refund in case of any request for refund after commencement of classes.
  19. All or any disputes pertaining to any refund shall be subject to the jurisdiction of
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