



Payment Policy (India)

HR-PO702, Ver. 3.9



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Terms and Conditions

These Terms and Conditions ("Terms") constitute a binding agreement between **BNH360 PRIVATE LIMITED**. We and you governing your use of our website and/or purchase of goods/services from us (collectively, "Services").

By using our website and/or making a purchase from us, you expressly agree to the following Terms.

1. Use of Services

- You shall not use our website and/or Services for any purpose that is unlawful, illegal or prohibited under Indian laws, or any other local laws that might apply to you.
- It is your responsibility to ensure that any goods, services, or information available through our website meet your specific requirements.

2. Orders & Availability

- You agree to provide accurate and complete information for order fulfilment and service delivery. We shall not be liable for issues resulting from incorrect or incomplete information you provide to us.
- All purchases/orders are subject to availability.
- We reserve the right to cancel orders at our discretion, including but not limited to cases of non-availability of goods you wish to purchase from us or if the order is suspected of fraud.

3. Payments

- Payments must be made in full at the time of purchase unless otherwise agreed by us.
- You must ensure that the payment details provided are valid and belong to you.



4. Liability

- We shall not be liable for any loss or damage arising from the use of our Services, whether direct, indirect, or consequential.
- We shall not be liable for any loss or damage arising directly or indirectly from the decline of authorization for any transaction due to the Cardholder exceeding the preset limit mutually agreed with our acquiring bank.

5. Governing Law & Disputes

- Any dispute arising out of the use of our website, purchase from us, or any engagement with us shall be subject to the laws of India.

6. Contact Information

If you have any questions regarding these Terms, please contact us at info@bnh360.in/1800-123- 4360.

7. Return and Refund Policy

Effective Date: 01/04/2022

This Return & Refund Policy ("Policy") is issued by BNH360 Private Limited ("Company," "we," "our," "us") in compliance with the Consumer Protection Act, 2019, applicable rules, and relevant provisions under Indian law.

Eligibility for Refunds

- A request for refund must be made in writing via email to finance@bnh360.in within two (2) working days from the date of payment.
- Refunds will be considered only for services that have not been rendered or initiated in whole or in part.
- No refund shall be entertained for services already delivered, partially completed, or for expenses already incurred by the Company on behalf of the client.

Refund Process

- All refund requests must contain:
 - Client's full name and contact details
 - Invoice or payment reference number
- Reason for refund request
 - Upon receipt of a valid refund request, the Company shall review the request and notify the client of approval or rejection within five (5) working days.



- If approved, the refund shall be processed to the original payment method within seven (7) to ten (10) working days, subject to payment gateway or banking timelines.
- **Non-Refundable Charges**
 - Government fees, statutory payments, third-party service charges, and any administrative fees are strictly non-refundable.
- **Amendments to Policy**
 - The Company reserves the right to amend or update this Policy without prior notice. The revised Policy will be effective immediately upon publication on our website.
- **Jurisdiction**
 - Any disputes arising under this Policy shall be subject to the exclusive jurisdiction of the courts located in Delhi, India.

Contact for Refund Requests:

BNH360 Private Limited

Email: info@bnh360.in

Phone: 1800-123-4360

Address: 11/5, GF, Subhash Nagar, New Delhi - 110027

In case Merchant wishes to provide cancellation of orders:

Order cancellations may be accepted before processing/shipping, subject to our discretion.

Certain products/services may not be eligible for cancellation once the order has been confirmed.

Any request for cancellation must be raised within 24 hours of placing the order.

In case Merchant wishes to provide only replacement:

Purchases made from us cannot be returned after delivery of goods or the performance of services is complete.

If the goods you ordered were damaged in transit or were defective, you can request a replacement order within 1 days of receiving the goods. We process the replacement orders after we validate the damage and perform required checks.

In case Merchant wishes to provide refunds:

Any request for refund must be submitted within 7 days of delivery and are applicable only for (i) prepaid but undelivered items, (ii) for defective or damaged items. You must notify us within 1 days of receiving the goods with proof of damage.

Refunds will be processed after we validate the damage and perform quality checks.

Contact Information:

For any cancellation, refund, or return requests, please contact us at 1800-123-4360.