

Refund Policy

The Terms and Conditions contained herein shall apply to any person ("User") using the services of **Pi Credit Services Private Limited** ("Anytime Rupee") for making payments through an online payment gateway service offered by various payment service providers ("Payment Service Provider(s)"), through "Anytime Rupee" portal hosted at www.anytimerupee.com ("Website"). Each User is therefore deemed to have read and accepted these Terms and Conditions. Any notice, intimation or communication in respect to claim refund of amount paid to be made to "Anytime Rupee" under this policy shall be made to care@anytimerupee.com. "Anytime Rupee" will review the transaction and if refund is due the same will be released in 7 working days.

For Charge Back Transaction:

1.1 In these Terms and Conditions, the term "Charge Back" shall mean, approved and settled credit card or net banking purchase transaction(s) which are at any time refused, debited or charged back to merchant account (and shall also include similar debits to Payment Service Provider's accounts, if any) by the acquiring bank or credit card company for any reason whatsoever, together with the bank fees, penalties and other charges incidental there to.

1.2 In the event there is any claim for/ of charge back by the User for any reason whatsoever, such user shall immediately intimate "Anytime Rupee" of the same. Such refund (if any) shall be effected by "Anytime Rupee" via payment gateway or such other means as "Anytime Rupee", deems appropriate and the refund will be settled in 7 working days. No claims for refund/ charge back shall be made by any User to the Payment Service Provider(s) and in the event such claim is made it shall not be entertained.

Refund for fraudulent/duplicate transaction(s):

2.1 The User is obligated to inform "Anytime Rupee" promptly regarding any fraudulent transaction(s) resulting from the misuse of their card/bank details by a fraudulent individual/party. "Anytime Rupee" will address such matters appropriately in accordance with its policies and regulations.

Server Slow Down/Session Timeout:

3.1 In case the Website or Payment Service Provider's webpage, that is linked to the Website, is experiencing any server related issues like 'slowdown' or 'failure' or 'session timeout', the User shall, before initiating the second payment, check whether his/her bank account has been debited or not and accordingly resort to one of the following options:

1. In case the bank account appears to be debited, ensure that he/ she does not make the payment twice and immediately thereafter contact IFHL via e-mail or any other mode of contact as provided by IFHL to confirm payment.
2. In case the bank account is not debited, the User may initiate a fresh transaction to make payment.

However, the User agrees that under no circumstances the Payment Service Provider(s) shall be held responsible for such fraudulent/duplicate transactions and hence no claims should be raised to Payment Service Provider(s). No communication received by the Payment Service Provider(s) in this regard shall be entertained by the Payment Service of Pi Credit Services Private Limited "Anytime Rupee".