



# Grow Money Capital Private Limited

(Formerly Known as Eclear Leasing & Finance Private Limited)

## **REFUND POLICY**

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We strive to ensure that the services you avail of through our website are to your full satisfaction, and are the best in the Industry at extremely reasonable and affordable interest rates.

We would like to thank you and appreciate your service purchase with us on our Website [www.eclearleasing.com](http://www.eclearleasing.com) our Company Grow Money Capital Private Limited (hereinafter referred to as "GMCPL").

Kindly read this policy and the GMCPL terms and conditions thoroughly as they will give you necessary information and guidelines about your rights and obligations as our customer, with honor to any service we provide to you.

We execute every effort to give the service to you as per the specifications and timelines specified against each service or product bought by you from GMCPL. However, due to any cause, if we are unable to provide to you the service or product you purchased from us, then you shall be entitled to a refund which will be subject to the following circumstances:

1. Amount once paid through the payment gateway shall not be refunded other than in the following circumstances:
  - Multiple times debiting of Customer's Card/Bank Account due to technical error OR Customer's account being debited with excess amount in a single transaction due to technical error. In such cases, excess amount excluding Payment Gateway charges would be refunded to the Customer.

However, if in such cases, Customer wishes to seek refund of the amount, he/she would be refunded net the amount, after deduction of Payment Gateway charges or any other charges.

2. The Refund shall be only considered in the event when there is a clear, visible need with the service availed from GMCPL.
3. Processing Fee, Stamp duty, Documentation and other Charges are non-refundable charges and would not be waived/refunded in case of loan cancellation.
4. In case the loan application rejected, GMCPL will not refund loan application fee or processing fees.

5. The Customer will have to make an application for refund along with the transaction number and original payment receipt if any generated at the time of making payments.
6. The application in the prescribed format should be sent to [support@growmoenycapital.com](mailto:support@growmoenycapital.com)
7. The application will be processed manually and after verification, if the claim is found valid, the amount received in excess will be refunded by GMCPL through electronic mode in favor of the applicant and confirmation sent to the mailing address given in the online registration form, within a period of 21 calendar working days on receipt of such claim. It will take 3-21 days for the money to show in your bank account depending on your bank's policy.
8. Company assumes no responsibility and shall incur no liability if it is unable to affect any Payment Instruction(s) on the Payment Date owing to any one or more of the following circumstances:
  - A. If the Payment Instruction(s) issued by you is/are incomplete, inaccurate, and invalid and delayed.
  - B. If the Payment Account has insufficient funds/limits to cover for the amount as mentioned in the Payment Instruction(s)
  - C. If the funds available in the Payment Account are under any encumbrance or charge.
  - D. If your Bank or the payment aggregator refuses or delays honoring the Payment Instruction(s).
  - E. Circumstances beyond the control of Company (including, but not limited to, fire, flood, natural disasters, bank strikes, power failure, systems failure like computer or telephone lines breakdown due to an unforeseeable cause or interference from an outside force)
  - F. In case the payment is not effected for any reason, you will be intimated about the failed payment by an e-mail.
9. The decision of the GMCPL shall be binding on the customer/borrower.