

# Refund and Cancellation Policy

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.
- Due to technical error, payment being charged on the Customer's Card/Bank Account but the enrolment for the examination is unsuccessful. 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 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.

3. The application for refund should be submitted in Accounts Dept. or sent via email to [accounts@manovikasschool.in](mailto:accounts@manovikasschool.in)

4. The application will be processed manually and after verification, if the claim is found valid, the amount received in excess will be refunded on receipt of such claim. It will take few days for the money to show in your bank account depending on your bank's policy.

5. Manovikas Trust, Goa 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 delays honouring the Payment Instruction(s)
- e. Circumstances beyond the control of school (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)

6. User agrees that Manovikas Trust, in its sole discretion, for any or no reason, and without penalty, may suspend or terminate his/her account (or any part thereof) or use of the Services and remove and discard all or any part of his/her account, user profile, or his/her recipient profile, at any time.

7. Manovikas Trust may elect to resolve any dispute, controversy or claim arising out of or relating to this Agreement or Service provided in connection with this Agreement by binding arbitration in accordance with the provisions of the Indian Arbitration & Conciliation Act, 1996. Any such dispute, controversy or claim shall be arbitrated on an individual basis and shall not be consolidated in any arbitration with any claim or controversy of any other party.