

## REFUND POLICY

This Refund Policy sets out the Company's approach to refunds relating to fees, charges and other amounts paid through its Website or in connection with its products and services.

### 1. Processing Fees and Other Charges

Processing fees, documentation charges, service charges and other applicable fees, if any, shall be communicated to the customer before the relevant transaction or as otherwise required under applicable regulatory requirements.

The refundability of such amounts shall be determined in accordance with the applicable product terms, sanction letter, KFS, loan agreement and Company policy.

### 2. Failed Transactions

Where an amount has been debited from a customer's bank account or payment instrument but the corresponding transaction has not been successfully completed, the Company shall investigate the transaction and process the amount, if refundable, in accordance with applicable payment and regulatory timelines.

### 3. Excess Payment

Where a customer has made an excess payment towards a loan account or other payable amount, the Company may adjust such amount against outstanding dues, subject to verification and applicable requirements.

### 4. Loan Disbursement

Once a loan has been disbursed, refund or reversal of the loan amount shall be governed by the applicable loan agreement, KFS, sanction terms and applicable regulatory requirements.

The customer may be required to repay the amount in accordance with the applicable prepayment, foreclosure or other repayment provisions.

## 5. Refund Process

Where a refund is approved, the Company shall ordinarily process the refund through the original payment method or another permitted method after completing necessary verification.

## 6. Non-Refundable Amounts

Amounts expressly identified as non-refundable under the applicable product terms shall not ordinarily be refundable, except where a refund is required under applicable law, regulation or due to an error attributable to the Company.

## 7. Contact for Refund Queries

Refund-related queries may be submitted to:

Email: [info@vijayjyothifinanciers.com](mailto:info@vijayjyothifinanciers.com)

Customers should provide the relevant transaction/application reference number while submitting a refund request.