

### **Online Payment Portal Policy**

Detailed instructions are given in the login page of the web payment as to the procedure to be followed in case of completed transactions, payment confirmation received and failed transactions. Please follow the instructions carefully.

Once 'pay' option is selected, you will be directed for payment through net banking / credit card / debit card. You can choose the desired payment option and proceed.

Once payment is successful, you will get a payment confirmation message and payer should keep the same for reference. In case payment is not successful due to any reason, you will get a display on the status of failure of payment.

In case none of the two happens and there is heavy delay in any response from the system – if you have not proceeded with the payment and not given card / net banking detail particulars, you may proceed from the beginning again and start the payment process again.

In case you have given all the credit card / debit card details or net banking authorization for payment and have not got any response, please check with your Bankers or Credit Card Company and see if your account is debited. If yes (debited), please do not make any attempt to pay again.

However, if your account is not debited in the Bank, you have to make the payment and get successful confirmation.

In any case, please make a note of reference / transaction details.

### **Cancellation and Refund Policy**

There is no cancellation option for end users after payment is made.

In case of duplicate payment, remitter/ guardian of the patient may contact accounts department at our HO at Kasturinagar (080 – 42426565) and inform the same with proof of transaction reference or Bank Statement witnessing the duplicate payment. Such refund will be processed within 10 days of receipt of information. Payment gateway will send back the amount of such refund to the issuing Bank / user's card banker in batches for processing which may take up to 15 days depending on issuing bank's policies. Surcharge amount will not be refunded back to customer.

After discharge of the patient, the amount in credit to his / her account and the Security Deposit balance will be refunded to the guardian of such patient within 10 days after closure of the month in which discharge has happened. Such payment will be remitted to guardian (as per agreement signed at the time of admission) or to his / her order by way of remittance to their Bank Account or by account payee cheque.

Remittance to patients' guardian living abroad will be made in their Indian Account in INR only.

By submitting a payment through the online payment site, you are agreeing to these terms and conditions including any updated changes in terms and conditions from time to time through our website.