

Refund & Cancellation Policy

FINSTAR CAPITAL LTD believes in helping its customers as far as possible and has therefore a liberal cancellation policy. Under this 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 based on the documents & other evidence provided.

- Due to technical error, payment being charged on the Customer's Card/Bank Account but the transaction is unsuccessful. Subject to fund released in FCL account.

-Finstar capital ltd does not provide refund& cancellation as we are a Non-banking Finance Company, thus we require payment Gateway to receive EMI from our customers.

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.

-There may be instances where Company is either unable to accept your specific request or the transactions entered by you gets unsuccessful due to reasons including without limitations, technical/server errors, incomplete KYC, or any other reason attributable to Company, Partnered Banks/NBFC's . In such scenarios, refund of the amount gets initiated then and there as per the refund & cancellation policy of specific service provider and shall reach to customer basis below mentioned timelines.

Customer can write or apply to us on info@finstarscapital.com. Application of refund of any will be processed within 2 weeks from the date of completed application.

Refund Timelines:

Refunds initiated by specific service provider will reflect into the customer's account based on the original mode of payment.

Please refer below to find out when the amount is credited to the customer and through which channel:

Original Mode of Payment	Refunded to	Timeline
UPI	Net banking	10-12 working days post initiation of refund by respective service provider
Net banking	Source Primary Account	10-12 working days post initiation of refund by respective service provider
E-NACH	Source Primary Account	10-12 working days post initiation of refund by respective service provider

Charges

-The SERVICES may be offered free of cost initially. FCL reserves the right to prescribe fee/charges for the SERVICES after intimating to the USER through the SITE or any other mode. The USER will have the option to continue availing the SERVICES paying the prescribed fee/charges, if applicable or to discontinue the same.

-The USER shall be liable to pay all charges, fees, interest, costs wherever applicable, which the COMPANY in its absolute discretion may levy with respect to any of the SERVICES and the same may be recovered by the COMPANY by a debit to the USER account/s.