

# **CANCELLATION & REFUND POLICY FOR CUSTOMER**



**Tatkal Loan India Private Limited**

*Strictly Private & Confidential – Version 1, May - 2026*

## **Cancellation & Refund Policy for Customer of Tatkal Loan India Private Limited**

At Tatkal Loan India Private Limited ("Tatkal Loan"), we facilitate repayment and collection of loan-related payments through secure online payment gateways for the convenience of our customers.

As the Company operates in the lending and financial services sector, payments made towards loan repayment obligations, processing fees, or any other dues are generally non-cancellable and non-refundable except under the circumstances outlined below.

### **1. Refund Eligibility**

Any amount paid through the payment gateway shall not be refunded except in the following situations:

- The amount has been debited from the customer's bank account/card, but the transaction remains unsuccessful due to a technical error.
- Multiple debits have occurred from the customer's account for the same transaction due to a technical or system-related issue.
- The customer's account has been debited for an amount higher than the intended amount due to a technical error.

In such cases, the excess amount received by Tatkal Loan India Private Limited, excluding applicable payment gateway charges or deductions imposed by third-party service providers, may be refunded to the customer upon verification.

### **2. Refund Request Procedure**

To initiate a refund request, the customer must submit an application along with:

- Transaction reference/ID number
- Payment details
- Original payment receipt or proof of transaction (if available)
- Any supporting documents required for verification

Refund requests may be sent through the official communication channels prescribed by Tatkaloan India Private Limited or emailed to:

**Email:** [cs@tatkaloan.com](mailto:cs@tatkaloan.com)

### **3. Processing of Refund Requests**

All refund applications shall be manually reviewed and verified by the Company. If the claim is found to be genuine and valid, the excess amount shall be refunded electronically to the customer's registered bank account or original mode of payment.

Refund processing shall ordinarily be completed within **7 (seven) calendar days** from receipt and approval of the refund request. However, credit of funds to the customer's account may additionally take **3–7 business days**, subject to the policies and processing timelines of the customer's bank/payment service provider.

### **4. Limitation of Liability**

Tatkaloan India Private Limited shall not be responsible or liable for any failure, delay, or inability to process payment instructions due to any of the following circumstances:

- Incomplete, inaccurate, invalid, or delayed payment instructions submitted by the customer.
- Insufficient balance or transaction limits in the customer's bank account.
- Restrictions, freezes, liens, or encumbrances on the payment account.
- Refusal or delay by the issuing bank or payment service provider in honoring payment instructions.
- Technical failures, network disruptions, server downtime, telecommunications issues, power failures, or other system-related disruptions.
- Events beyond the reasonable control of Tatkaloan India Private Limited including but not limited to natural disasters, floods, fire, strikes, acts of government, cyber incidents, or force majeure events.

Where a payment transaction fails, the customer may be informed through available communication channels including email, SMS, or platform notifications.

## **5. Suspension or Termination of Services**

Tatkal Loan India Private Limited reserves the right, at its sole discretion and without prior notice, to suspend, restrict, or terminate access to its services, user accounts, or payment facilities for any reason, including suspected misuse, violation of applicable terms, fraudulent activity, unlawful conduct, or breach of Company policies.

The Company may also discontinue any service or functionality at any time with or without notice. Users acknowledge and agree that Tatkal Loan India Private Limited shall not be liable for any loss arising from such suspension or termination.

## **6. Fraudulent and Illegal Activity**

Any suspected fraudulent, abusive, unauthorized, or unlawful activity may be investigated and reported to relevant regulatory authorities or law enforcement agencies.

These rights and remedies shall be in addition to any other legal remedies available to Tatkal Loan India Private Limited under applicable law.

Upon termination of services for any reason, the user shall immediately discontinue use of the services and platform.