



Terms And Conditions For Online Payments

Introduction:

These terms and conditions apply to the user who uses the online services provided for any payment made to A Royal Co. (ARC). Kindly read these terms and conditions carefully. By authorising a payment to ARC through the online payment service ("the service"), it would be treated as a deemed acceptance to these terms and conditions. ARC reserves all the rights to amend these terms and conditions at any time without giving prior notice. It is the responsibility of the User to have read the terms and conditions before using the Service.

Key terms:

The following is a summary of the key terms of this service:

- Payment(s) through this Service may only be made with a Credit card, Debit card or Net banking.
- Before using this Service, it is recommended that the user shall make necessary enquiry about the charges or fees payable against the Credit/Debit card used from Credit Card or the Debit Card service provider i.e. the respective Bank. We charge 2.75% + 18% ¹GST to all International Cards (Except AMEX), For International AMEX Cards charges are 3.55% + 18% GST on charge.
- The credit card information supplied at the time of using the service is processed by the payment gateway of the service provider and is not supplied to ARC. It is the sole responsibility of the User of the service to ensure that the information entered in the relevant fields are correct. It is recommended that you take and retain a copy of the transaction for record keeping purposes, which might assist in resolution of any disputes that may arise out or usage of the service
- The Customer agrees, understands and confirms that his/ her personal data including without limitation details relating to debit card/ credit card transmitted over the Internet may be susceptible to misuse, hacking, theft and/ or fraud and that ARC or the Payment Service Provider(s) have no control over such matters.
- The service is provided using a payment gateway service provider through a secure website. However, neither the payment gateway service provider nor the ARC gives any assurance, that the information so provided online by a user is secured or may be read or intercepted by a third party. ARC does not accept or assume any liability in the

¹ Goods and Services Tax (India)

event of such unauthorised interception, hacking or other unauthorised access to information provided by a user of the service.

- ARC and/or the Payment Service Providers shall not be liable for any inaccuracy, error or delay in, or omission of (a) any data, information or message, or (b) the transmission or delivery of any such data, information or message; or (c) any loss or damage arising from or occasioned by any such inaccuracy, error, delay or omission, non-performance or interruption in any such data, information or message. Under no circumstances shall the ARC and/or the Payment Service Providers, its employees, directors, and its third party agents involved in processing, delivering or managing the Services, be liable for any direct, indirect, incidental, special or consequential damages, or any damages whatsoever, including punitive or exemplary arising out of or in any way connected with the provision of or any inadequacy or deficiency in the provision of the Services or resulting from unauthorised access or alteration of transmissions of data or arising from suspension or termination of the Service.
- The Customer agrees that ARC or any of its employees will not be held liable By the Customer for any loss or damages arising from your use of, or reliance upon the information contained on the Website, or any failure to comply with these Terms and Conditions where such failure is due to circumstance beyond ARC's reasonable control.

Debit/Credit Card, Bank Account Details:

- The Customer agrees that the debit/credit card details provided by him/ her for use of the aforesaid Service(s) must be correct and accurate and that the customer shall not use a debit/ credit card, that is not lawfully owned by him/ her or the use of which is not authorised by the lawful owner thereof. The customer further agrees and undertakes to provide correct and valid debit/credit card details.
- The customer warrants, agrees and confirms that when he/ she initiates a payment transaction and/or issues an online payment instruction and provides his/ her card / bank details:
 - o. The customer is fully and lawfully entitled to use such credit / debit card, bank account for such transactions;
 - o. The customer is responsible to ensure that the card/ bank account details provided by him/ her are accurate;
 - o. The customer authorises debit of the nominated card/ bank account for the payment selected by such customer along with the applicable Fee.
 - o. The customer is responsible to ensure that sufficient credit is available on the nominated card at the time of making the payment to permit the payment of the dues payable dues selected by the customer inclusive of the applicable Fee.

No warranty:

No warranty, representation or guarantee, express or implied, is given by the ARC in respect of the operation of the service.

Disclaimer and Limitation of liability:

ARC does not accept liability for any damage, loss, cost (including legal costs), expenses, indirect losses or consequential damage of any kind which may be suffered or incurred by the user from the use of this service.

Governing law:

These terms and conditions are governed by the laws of India and the competent courts at Surat shall have exclusive jurisdiction.

Dispute Resolution:

Any dispute arising in relation to the terms and conditions will be submitted to a sole arbitrator appointed by ARC under the provisions of the Arbitration and Conciliation Act, 1996 and rules framed thereunder. The venue of Arbitration shall be at Surat.

Order Cancellation Policy:

Once order is placed and payment processed then order can't be canceled.

Refund Policy:

Charges once paid will not be refunded under any circumstances.

Privacy Policy:

- In General customer may browse service provider's website for obtaining any data or information. However, in order to access the classified information, one needs to use the credentials provided as a user.
- The information provided by the user on the service provider's website shall be kept confidential and shall not be shared with anyone. The DATA will neither be made accessible to third parties nor transferred in any form or manner unless required by law.
- A Royal Co. may share your personal information with our bankers for clearing necessary payments. This information shall be strictly up to the legal permissible limit and not exceeding.
- Online payment system purpose to provide flexibility and conform to its continuing customer by offering option to pay online using various payment methods.
- It is sole responsibility of customer to pick online payment option. ARC do not recommend/ prefer/promote any particular method.
- If payment is made by means of a card that you do not personally own, the permission of the card owner must always be obtained to make payments using the card. In using the system you confirm that you have such permission.
- Information related to payments using debit or credit card is not accessed or stored by the company.
- Limitation of Liability: In no event, company will be liable for any damage direct or indirect losses or expenses arising in connection with service provider's site or use thereof inability to use by any person delay of operation or transaction, computer virus etc.

Privacy policy regarding using website - <https://v360.in/privacypolicy.pdf>

Security:

All payment details which are entered through this payment gateway are encrypted when the Customer, or third party making payment, enters them. The site is secure and uses 128-bit encryption to offer secure communications by encrypting all data to and from the site the A Royal Co. shall not be liable for any failure by the Customer or third party making payment to properly protect data from being seen on their screen by other persons or otherwise obtained by such other persons, during the online payment process or in respect of any omission to provide accurate information in the course of the online payment process.

Variations to the Terms and Conditions:

The ARC reserves the right to vary these Terms and Conditions from time to time and the current version will be that published on this website.

We reserve the right to decline the acceptance of an online payment if your account is in default for any reason. A Royal Co. may also make additions/deletions/alteration to the services offered, at its sole discretion. We reserves the right to withdraw the service at any time at its discretion. We retain the right to change the terms and conditions for Online Payments, without any prior notice.